

Search Report from Ginger R. DeMille

activities as loan and **credit card** servicing. They see this as a further threat to the viability of the many small...

2/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00612553 92-27656

Value: The New Marketing Mania?

Mason, Julie Cohen

Management Review v81n5 PP: 16-21 May 1992

ISSN: 0025-1895 JRNL CODE: MRV

WORD COUNT: 3646

Mason, Julie Cohen

...TEXT: of shoppers descending upon Flemington, N.J., Reading, Pa., or Freeport, Maine, with cash and **credit cards** in hand (see sidebar, page 18).

Stores like K-Mart, Sears, J.C. Penney and...

2/3,K/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00130523 81-00265

Attitudes Toward and Use of Alternative Credit Sources by Elderly Consumers

Mason, J. Barry ; Bearden, William O

Journal of Consumer Credit Management v12n1 PP: 2-9 Summer 1980

ISSN: 0022-0086 JRNL CODE: JCC

Mason, J. Barry ...

...ABSTRACT: buy many things with a credit or charge card. 2. Over two-thirds pay their **credit card** bill in full each month. 3. It was agreed by 86% that **credit cards** make it too easy to buy things that consumers do not really need. Older consumers...

2/3,K/4 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2003 The Gale Group. All rts. reserv.

07787534 Supplier Number: 65023461 (USE FORMAT 7 FOR FULLTEXT)

Ana and the Internet. (Ana Patricia Butin and coverlink) (Company Business and Marketing)

Mason, John

Electronic News (1991), v46, n34, p24

August 21, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 465

Mason, John

... than other European countries, according to Botin. "Approximately 40 percent of the Spanish people have **credit cards**, which is the key to the whole business, a percentage higher than that of the...

215-Oct-0306:00 PM

Author search

2/3,K/5 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

07063041 Supplier Number: 59475767 (USE FORMAT 7 FOR FULLTEXT)
**Interstate : The USA wants to create a third tier of air transport using
personal aircraft linking thousands of small airports. (Brief Article)**

Mason, James

Flight International, p36

Feb 8, 2000

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 1092

(USE FORMAT 7 FOR FULLTEXT)

Mason, James

TEXT:

...us from doorstep to destination at a word of command and the swipe of a
credit card . That dream is still a long way from becoming a reality, but
NASA's 2001...

2/3,K/6 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

11758640 SUPPLIER NUMBER: 56916172 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Total Parenteral Nutrition for Critically III Patients. (Letter to the
Editor)**

Khaodhiar, Lalita; Bistrrian, Bruce R.; Weyandt, Daniel; Karzai, Waheedullah
; Roubenoff, Ronenn; Lennon, Cathy; **Mason, Joel** ; Rosenberg, Irwin H.;

Saltzman, Edward; Heyland, Daren K.; Drover, John W

JAMA, The Journal of the American Medical Association, 282, 15, 1423

Oct 20, 1999

DOCUMENT TYPE: Letter to the Editor ISSN: 0098-7484 LANGUAGE:

English RECORD TYPE: Fulltext

WORD COUNT: 1939 LINE COUNT: 00163

... **Mason, Joel**

... relevant to our assessment of TPN compared with no TPN on
clinically important outcomes (not **surrogate** end points) in critically
ill patients. In some of the studies evaluating TPN in critically...

2/3,K/7 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07212111 SUPPLIER NUMBER: 15268404 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Evolution of a retail market area: an event-history model of spatial
diffusion.**

Allaway, Arthur W.; Black, William C.; Richard, Michael D.; **Mason, J.
Barry**

Economic Geography, v70, n1, p23(18)

Jan, 1994

ISSN: 0013-0095

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 8861 LINE COUNT: 00723

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... **Mason, J. Barry**

... for the two weeks before their first purchase was therefore calculated and used as a **surrogate** for the total amount of information available to them. The proposition was that a higher...

2/3,K/8 (Item 1 from file: 275)

DIALOG(R) File 275:Gale Group Computer DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

01240304 SUPPLIER NUMBER: 06279834 (USE FORMAT 7 OR 9 FOR FULL TEXT)
It's critical to make PC security as flexible as PCs themselves. (includes related article on security awareness)

Mason, Janet

PC Week, v5, n11, p93(3)

March 15, 1988

ISSN: 0740-1604

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2207 LINE COUNT: 00172

Mason, Janet

...ABSTRACT: are without problems. Biometric security devices such as fingerprint, signature and typing pattern measurement and **credit - card** -style devices are expensive. In the next two or three years, however, the prices are...

... s fingerprint, signature or typing pattern, and token systems, which require the use of a **credit - card** -style device along with a password, offer additional layers of security. Currently, however, the prices...

2/3,K/9 (Item 1 from file: 348)

DIALOG(R) File 348:EUROPEAN PATENTS

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01631759

Systems and methods for analysis of writing in documents

Verfahren und Vorrichtungen zur Analyse von Schrift in Dokumenten

Procedes et systemes pour l'analyse d'ecriture sur des documents

PATENT ASSIGNEE:

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Berkhuysen, Johan W.P., Ticheloven 9, 3602 XH Maarssen, (NL)

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LEGAL REPRESENTATIVE:

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Paul-Heyse-Strasse 33, 80336 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 1345163 A1 030917 (Basic)

APPLICATION (CC, No, Date): EP 2003005807 030314;

PRIORITY (CC, No, Date): US 364675 P 020315

Search Report from Ginger R. DeMille

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK
INTERNATIONAL PATENT CLASS: G06K-009/72; G06K-009/20
ABSTRACT WORD COUNT: 141

NOTE:

Figure number on first page: 3 4

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200338	1837
SPEC A	(English)	200338	54942
Total word count - document A			56779
Total word count - document B			0
Total word count - documents A + B			56779

INVENTOR:

... US)

Mason, James G ...

...SPECIFICATION but are not limited to, payment instruments, receipts, securities documents, invoices, account applications, leases, contracts, **credit card** receipts and slips, loan applications, **credit cards**, debit cards, school applications, government documents such as social security cards or driver licenses, and...individuals or entities. For example, the archive may include images of checks and images of **credit card** receipts corresponding to a particular individual or individuals or entity. The particular individual or individuals...

...The computer chip or magnetic strip may be coupled with a card (e.g., a **credit card**, debit card, identification card, etc).

In one embodiment, document 213 may be provided to document...of the account owners. In addition, a forger may be an individual who signs a **credit card** slip corresponding to a **credit card** account not held by the individual.

The results of the tests or analyses on document...

...may enter a writer's account number with a utility company or a writer's **credit card** account number. Signature field 276 includes the handwritten signature of one of the owners of...

2/3,K/10 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01240173

METHOD AND APPARATUS FOR SURROGATE CONTROL OF NETWORK-BASED ELECTRONIC TRANSACTIONS

VERFAHREN UND GERAT ZUR HILFSKONTROLLE VON NETZWERKBASIERTEN ELEKTRONISCHEN TRANSAKTIONEN

PROCEDE ET APPAREIL PERMETTANT LA COMMANDE AUXILIAIRE DE TRANSACTIONS ELECTRONIQUES EN RESEAU

PATENT ASSIGNEE:

THE COCA-COLA COMPANY, (232412), P.O.Drawer 1734, Atlanta, Georgia 30301, (US), (Applicant designated States: all)

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MASON, Jeffrey, A., 26885 Ortega Drive, Los Altos Hills, CA 94022, (US)

Search Report from Ginger R. DeMille

VOGT, David, A. , 15112 Shining Star Lane, San Leandro, CA 94579, (US
LEGAL REPRESENTATIVE:

Jackson, Robert Patrick (80311), Frank B. Dehn & Co., European Patent
Attorneys, 179 Queen Victoria Street, London EC4V 4EL, (GB)

PATENT (CC, No, Kind, Date): EP 1222561 A2 020717 (Basic)

WO 200073934 001207

APPLICATION (CC, No, Date): EP 2000937903 000526; WO 2000US14767 000526

PRIORITY (CC, No, Date): US 136734 P 990528

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/00

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

**METHOD AND APPARATUS FOR SURROGATE CONTROL OF NETWORK-BASED ELECTRONIC
TRANSACTIONS**

INVENTOR:

CHEONG, Leslie ...

...US)

MASON, Jeffrey, A ...

...US)

VOGT, David, A ...

2/3,K/11 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00614992

VEHICLE ALIGNMENT GAUGING APPARATUS

AUSRICHTUNGSLEHRE FUR FAHRZEUGE

APPAREIL DE REGLAGE DE L'ALIGNEMENT D'UN VEHICULE

PATENT ASSIGNEE:

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, (AU), (applicant designated states: AT;BE;DE;DK;ES;FR;GB;IT;NL;SE)

INVENTOR:

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LEGAL REPRESENTATIVE:

Gallafent, Richard John (30821), GALLAFENT & CO. 8 Staple Inn, London
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PATENT (CC, No, Kind, Date): EP 746743 A1 961211 (Basic)

EP 746743 A1 971112

EP 746743 B1 990303

WO 9402801 940203

APPLICATION (CC, No, Date): EP 93915540 930720; WO 93AU362 930720

PRIORITY (CC, No, Date): AU 92PL3604 920720

DESIGNATED STATES: AT; BE; DE; DK; ES; FR; GB; IT; NL; SE

INTERNATIONAL PATENT CLASS: G01B-005/004; G01B-005/02; B60S-005/00;

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9909	1684
CLAIMS B	(German)	9909	1715
CLAIMS B	(French)	9909	1993

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SPEC B (English) 9909 5084
Total word count - document A 0
Total word count - document B 10476
Total word count - documents A + B 10476

INVENTOR:

MASON, James Herbert ...

...SPECIFICATION indicates inclination relative to the actual vehicle being measured. It can thereby conveniently provide a **surrogate** reference line with respect to the vehicle, irrespective of whether the vehicle itself is level...zeroed. The spirit level is then replaced on the trammel bar for use as a **surrogate** level reference, relative to the vehicle. It will be appreciated that in this way, the...

2/3,K/12 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01017964 **Image available**

METHODS OF USING CHLORINE DIOXIDE AS A FUMIGANT

PROCEDE D'UTILISATION DU BIOXYDE DE CHLORE COMME FUMIGANT

Patent Applicant/Assignee:

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ELTOMI Sameh F, 15512 Outlook, Overland Park, KS 66223, US, US
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DECHANT Darrell L, 8919 Xavier Street, Westminster, CO 80030, US, US
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Legal Representative:

AMERNICK Burton A (agent), Connolly Bove Lodge & Hutz, LLP, 1990 M
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200347640 A1 20030612 (WO 0347640)

Application: WO 2002US37906 20021127 (PCT/WO US0237906)

Priority Application: US 2001997694 20011130

Parent Application/Grant:

Related by Continuation to: US Not furnished (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3466

Search Report from Ginger R. DeMille

Patent Applicant/Inventor:

... Designated only for: US)

MASON John Y ...

Fulltext Availability:

Detailed Description

Detailed Description

... once aware of this disclosure, would recognize that *Bacillus subtilis* spores are used as a **surrogate** to monitor the efficacy of fumigation of materials contaminated by pathogens such as *Bacillus anthracis*...

2/3,K/13 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00944716 **Image available**

PROVISION OF TRANSPARENT PROXY SERVICES TO A USER OF A CLIENT DEVICE
FOURNITURE DE SERVICES MANDATAIRES TRANSPARENTS A L'UTILISATEUR D'UN
DISPOSITIF CLIENT

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

BIRCH ANTHONY L (et al) (agent), FINNEGAN, HENDERSON, FARABOW, GARRETT &

DUNNER, L.L.P., 1300 I Street, NW, Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277756 A2-A3 20021003 (WO 0277756)

Application: WO 2002US6663 20020326 (PCT/WO US0206663)

Priority Application: US 2001819521 20010327

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10441

Inventor(s):

VOGT David ...

Fulltext Availability:

Detailed Description

Claims

English Abstract

...the transparent control of electronic commerce transactions is provided through which an individual without a **credit card** is enabled to shop at online merchant sites. Upon opening an account within the proxy server, the account can be funded using numerous fund sources, for example **credit cards** , checking accounts, money orders, gift certificates, incentive codes, online currency, coupons, and stored value cards...

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...server. When merchandise is selected for purchase, a purchase transaction is executed in which a **credit card** belonging to the proxy server is temporarily or permanently assigned to the user. The **credit card**, once loaded with funds from the user's corresponding funded account, is used to complete...

Detailed Description

... Application No.

09/579,787, filed May 26, 2000 and entitled "Method And Apparatus For **Surrogate** Control Of Network-Based Electronic Transactions," which is incorporated herein by reference.

BACKGROUND OF THE...

...typically used for executing purchase transactions among purchasers and online merchants. Indeed, numerous types of **credit cards** and banking cards are in widespread use.

For example, a **credit card** can be used to effect online purchases, with the transaction being paid for by a **credit card** clearing house or bank and creating a credit obligation for the owner of the **credit card**. Another type of card which looks like a **credit card** but functions differently is the debit card. The debit card is used much like a **credit card** in that it is tendered by the purchaser to an online merchant for payment. Payment...

...are deducted directly from the card holder's bank account.

[07] However, the problem with **credit cards** and debit cards is that certain conditions have to be met for issuance, conditions that...

...age and financial criteria. As a result, many consumers do not meet the requirements for **credit card** or debit card issuance, thereby eliminating them from the ranks of online shoppers. Furthermore, the negative security implications associated with exposing **credit card** or debit card account numbers over a public network like the Internet make many consumers...

...not have a particular form of financial resources.

[08] As an alternative to cash and **credit cards**, stored value cards are now available. Stored value cards require the purchase of a card which looks much like a **credit card**, but which has a limited amount of available value to be spent. The balance is...

...depleted. However, like some debit cards, stored value cards do not enjoy the functionality of **credit cards** in many business transactions, particularly electronic commerce purchases.

[09] One possible solution to this problem for some, particularly minor children, is found in secondary **credit cards**. A **credit card**

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holder may obtain one or more secondary **credit cards** from the issuer, as for example for family members, that are linked to the main **credit card**. The secondary **credit cards** are functionally identical to the main **credit card** in all respects and, indeed, typically bear the same account number and differ from the...

- ...person who is authorized to use the secondary card. Any purchases made with the secondary **credit cards** are debited against the credit limit of the single account in which the primary and...
- ...or primary cardholder has no control over the spending power or abilities of the secondary **credit cards** linked to his card, beyond the fact that the total of all debts incurred by all cards on the account cannot exceed the credit limit of the main **credit card**.

[01 0] These secondary **credit cards**, therefore, are problematic because the secondary cardholders can quickly accumulate a significant outstanding balance on the main **credit card** account, thus reducing the main cardholder's spending power. Most importantly, the main cardholder is...

- ...Consequently, there is a need for a system or service that enables those without a **credit card**, for example teenage children, to shop and buy at online merchants without requiring a **credit card**.

[01 1] A typical proxy server operates as a non-transparent proxy where the browser...

- ...is using a proxy.

SUMMARY OF THE INVENTION

[01 2] A method and apparatus for **surrogate** control of electronic commerce transactions are provided that include a proxy server through which an individual without a **credit card** is enabled to shop at online merchant sites. Upon opening an account within the proxy server, the account can be funded using numerous fund sources, for example **credit cards**, checking accounts, money orders, gift certificates, incentive codes, online currency, coupons, and stored value cards. When merchandise is selected for purchase, a purchase transaction is executed in which a **credit card** belonging to the proxy server is assigned to the user. The assignment can be permanent or temporary. The **credit card** is loaded with funds from the user's corresponding funded account, and used to complete ...

- ...thereby form a modified first unit of digital content. This is done by inserting a **surrogate** server hostname into the at least one reference. The **surrogate** server hostname is different from the remote server hostname. The proxy server transmits the modified...
- ...useful in providing a user with a means for making on line purchases without a **credit card** account, debit account or other financial account recognized by the respective merchants.

[022] One advantage...

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...install any special server software or modify their web pages in order to accommodate the **surrogate** transactions.

The System of the Invention

[023] Figure 1 is a block diagram of a...forms on the remote server 140 are automatically filled out; and selected information such as **credit card** numbers are not available to the client device 120.

The Methods of the Invention

[032...

...As described in our co-pending application identified above, a user may register with a **surrogate** shopping service, and indicate that he wishes to begin shopping at the remote server 140 from a web site of the **surrogate** system. This may then cause the proxy server 1 1 0 to become involved. In...

...the modified remote page causes the browser 123 to return to a server of the **surrogate** system, such as the proxy server 110.

[033] Referring now to Figure 2, there is...

...made in a number of ways. These modifications generally take the form of inserting a **surrogate** server hostname into references to the remote server hostname, and/or replacing the remote server hostname with the **surrogate** server hostname. The **surrogate** server hostname may be the same as the proxy server hostname, or it may be a hostname of another server of the **surrogate** system. The following discussion will include examples of how TCP/IP and HTTP references may...<http://www.netzero.net/shopping/product/item.html>".

[036] In one manner of modification, the **surrogate** server hostname is appended to the hostname of the remote server 140. In the example...
...net.proxy.rocketcash.com/shopping/product/item.html".

[037] In another manner of modification, the **surrogate** server hostname is inserted into reference to the remote page and the hostname of the...

...is made part of the local path. Here, the reference is modified so that the **surrogate** server hostname is the only hostname in the reference. In the example, the modified reference...

...when the proxy server 1 1 0 receives a request with such as reference, the **surrogate** server hostname can be stripped out, and the hostname of the remote server 140 can...

...on subsequent requests. Since the remote server 1 1 0 is proxied by the (single) **surrogate** server hostname (e.g., proxy.rocketcash.com), the hostname information in the cookie cannot be...

...served properly to the browser 123. Based on the hostname of the modified link, the **surrogate** server knows that the user actually wants a remote page.

Thus, the **surrogate** server strips off the **surrogate** server's own

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hostname from the hostname in the modified link to form a corrected link (step 270).

The **surrogate** server may perform additional processing of the request from the browser 123. For example, the **surrogate** server may remove its hostname from the complete remote hostname, and the new hostname name...

...the proxy operation. Also, because some sites use the http "Referer" header for navigation, the **surrogate** server may remove its hostname from the "Referer" header.

[045] Next, the proxy server 1...

Claim

... digital content to thereby form a modified first unit of digital content by inserting a **surrogate** server hostname into the at least one reference, wherein the **surrogate** server hostname is different from the remote server hostname
the proxy server transmitting the modified...

...1, wherein there is a proxy server hostname associated with the proxy server, and the **surrogate** server hostname is the proxy server hostname.

3 The method of providing transparent proxy services...

...the browser for a second unit of digital content, wherein the second request identifies the **surrogate** server hostname
as a source of the second unit of digital content.

4 The method...

...the proxy server modifying the second request to a modified second request by removing the **surrogate** server hostnarne from the second request
the proxy server transmitting the modified second request to...

...the data network utilizes TCP/IP and HTTP protocols, the modifying step comprising appending the **surrogate** server hostnarne to the remote server hostname in the at least onereference.

6 The...

...the at least one reference includes a local path, the modifying step comprising inserting the **surrogate** server hostname into the at least one reference in place of the remote server hostname...

...of claim 1, the method further comprising inserting a base reference tag pointing to the **surrogate** server into the modified remote page.

12 The method of providing transparent proxy services to...

...the remote page, and if so, then modifying the base tag to point to the **surrogate** server by replacing the remote server hostname with the **surrogate** server hostname.

- 13 The method of providing transparent proxy services to a user of a...digital content to thereby form a modified first unit of digital content by inserting a **surrogate** server hostname into the at least one reference, wherein the **surrogate** server hostname is different from the remote server hostname transmitting the modified first unit of...
- ...25, wherein there is a proxy server hostname associated with the proxy server, and the **surrogate** server hostname is the proxy server hostname.
- 27 The proxy server for providing transparent proxy...
- ...the browser for a second unit of digital content, wherein the second request identifies the **surrogate** server hostname as a source of the second unit of digital content.
- 28 The proxy...
- ...code further for modifying the second request to a modified second request by removing the **surrogate** server hostname from the second request transmitting the modified second request to the remote server...
- ...HTTP protocols, the computer software code for modifying comprising computer software code for appending the **surrogate** server hostname to the remote server hostname in the at least one reference.
- 30 The...
- ...path, the computer software code for modifying comprising the computer software code for inserting the **surrogate** server hostname into the at least one reference in place of the remote server hostname...
- ...25, further comprising computer software code for inserting a base reference tag pointing to the **surrogate** server into the modified remote page.
- 36 The proxy server for providing transparent proxy services...the remote page, and if so, then modifying the base tag to point to the **surrogate** server by replacing the remote server hostname with the **surrogate** server hostname.
- 37 The proxy server for providing transparent proxy services to a user of...
- ...digital content to thereby form a modified first unit of digital content by inserting a **surrogate** server hostname into the at least one reference, wherein the **surrogate** server hostname is different from the remote server hostname means for transmitting the modified first...
- ...49, wherein there is a proxy server hostname associated with the proxy

server, and the **surrogate** server hostname is the proxy server hostname.

51 The proxy server for providing transparent proxy...

...the browser for a second unit of digital content, wherein the second request identifies the **surrogate** server hostnarne as a source of the second unit of digital content.

52 The proxy...

...comprising

means for modifying the second request to a modified second request by removing the **surrogate** server hostname from the second request

means for transmitting the modified second request to the...

...utilizes TCP/IP and HTTP protocols, the

means for modifying comprising means for appending the **surrogate** server hostname to the remote server hostname in the at least one reference.

54 The...

...one reference includes a local path, the means for

modifying comprising

means for inserting the **surrogate** server hostnarne into the at least one reference in place of the remote server hostname...

...of claim 49, further comprising means for inserting a base reference tag pointing to the **surrogate** server into the modified remote page.

60 The proxy server for providing transparent proxy services...

...the remote page, and if so, then modifying the base tag to point to the **surrogate** server by replacing the remote server hostname with the **surrogate** server hostname.

61 The proxy server for providing transparent proxy services to a user of...digital content to thereby form a modified first unit of digital content by inserting a **surrogate** server hostname into the at least one reference, wherein the **surrogate** server hostnarne is different from the remote server hostname transmitting the modified first unit of...

...73, wherein there is a proxy server

hostname associated with the proxy server, and the **surrogate** server hostnarne is the proxy server hostnarne.

75 The computer program for providing transparent proxy...

...the browser for a second unit of digital

content, wherein the second request identifies the **surrogate** server hostname

as a source of the second unit of digital content.

76 The computer...

...comprising instructions for

modifying the second request to a modified second request by removing the **surrogate** server hostname from the second request

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transmitting the modified second request to the remote server...

...utilizes TCP/IP and HTTP protocols, the instructions for modifying comprising instructions for appending the **surrogate** server hostname to the remote server hostname in the at least one reference.

78 The...

...one reference includes a local path, the instructions for modifying comprising instructions for inserting the **surrogate** server hostname into the at least one reference in place of the remote server hostname...of claim 73 further comprising instructions for inserting a base reference tag pointing to the **surrogate** server into the modified remote page.

84 The computer program for providing transparent proxy services...

...the remote page, and if so, then modifying the base tag to point to the **surrogate** server by replacing the remote server hostname with the **surrogate** server hostname.

85 The computer program for providing transparent proxy services to a user of...

2/3,K/14 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00852841 **Image available**

COMMODITY BROKERAGE SYSTEM AND METHOD

SYSTEME ET PROCEDE DE COURTAGE EN MARCHANDISES

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Patent and Priority Information (Country, Number, Date):

Search Report from Ginger R. DeMille

Patent: WO 200186478 A2 20011115 (WO 0186478)
Application: WO 2001US12031 20010413 (PCT/WO US0112031)
Priority Application: US 2000549549 20000414
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 24373
Inventor(s):
... **MASON John Alden III**
Fulltext Availability:
Detailed Description

Detailed Description

... 300 also communicates via a network 334 with a financial institution 330, such as a **credit card** bank. In a preferred embodiment, communications over network 334 example, a request for a fund:transfer or a request for credit or a charge to a **credit card** would be sent from system 300 to financial institution 330, and an approval or denial ...not limited to, name, ground address, valid e-mail address, phone number, user specified password, **credit card** or other type of financial information, etc. Such a link would preferably be carried out ...for or customize web page 400 displayed to that trading partner; Payment Information for entering **credit card** or bank draft information; and Account Details for receiving information about a trading partner's...

2/3,K/15 (Item 4 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00761426

METHOD AND APPARATUS FOR SURROGATE CONTROL OF NETWORK-BASED ELECTRONIC TRANSACTIONS
PROCEDE ET APPAREIL PERMETTANT LA COMMANDE AUXILIAIRE DE TRANSACTIONS ELECTRONIQUES EN RESEAU

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073934 A2 20001207 (WO 0073934)
Application: WO 2000US14767 20000526 (PCT/WO US0014767)
Priority Application: US 99136734 19990528

1615-Oct-0306:00 PM

Search Report from Ginger R. DeMille

Parent Application/Grant:

Related by Continuation to: US 99136734 19990528 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28539

**METHOD AND APPARATUS FOR SURROGATE CONTROL OF NETWORK-BASED ELECTRONIC
TRANSACTIONS**

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Fulltext Availability:

Detailed Description

Claims

Detailed Description

METHOD AND APPARATUS FOR **SURROGATE** CONTROL
OF NETWORK-BASED ELECTRONIC TRANSACTIONS

BACKGROUND OF THE INVENTION

Field of the Invention

This invention relates to the field of electronic commerce. in
particular, the invention relates to **surrogate** control of electronic
commerce transactions.

I 0 Description of the Related Art

The rapid growth...

...typically used for executing purchase

transactions among purchasers and online merchants. Indeed, numerous
types of **credit cards** and banking cards are in widespread use. For
example, a **credit card** can be used to effect online purchases, with
the transaction being paid for by a **credit card** clearing house or
bank and creating a credit obligation for the owner of the **credit card**
. Another type of card which looks like a **credit card** but functions
differently is the debit card. The debit card is used much like a **credit**
card in that it is tendered by the purchaser to an online merchant for
payment.

Payment...

...are deducted directly from the card holder's bank account.

I

However, the problem with **credit cards** and debit cards is that
certain
conditions have to be met for issuance, conditions that...

...age and financial criteria. As a result, many consumers do not meet the

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requirements for **credit card** or debit card issuance, thereby eliminating them from the ranks of online shoppers. Furthermore, the negative security implications associated with exposing **credit card** or debit card account numbers over a public network like the Internet make many consumers...

...do not have a particular form of financial resources.

As an alternative to cash and **credit cards**, stored value cards are now available. Stored value cards require the purchase of a card which looks much like a **credit card**, but which has a limited amount of available value to be spent.

The balance is...

...depleted.

However, like some debit cards, stored value cards do not enjoy the functionality of **credit cards** in many business transactions, particularly electronic comi-nerce purchases.

One possible solution to this problem for some, particularly minor children, is found in secondary **credit cards**. A **credit card** holder may obtain one or more secondary **credit cards** from the issuer, as for example for family members, that are linked to the main **credit card**. The secondary **credit cards** are functionally identical to the main **credit card** in all respects and, indeed, typically bear the same account number and differ from the...

...person who is authorized to use the secondary card. Any purchases made with the secondary **credit cards** are debited against the credit limit of the single account in which the primary and...

...or primary cardholder has no control over the spending power or abilities of the secondary **credit cards** linked to his card, beyond the fact that the total of all debts incurred by all cards on the account cannot exceed the credit limit of the main **credit card**.

2

These secondary **credit cards**, therefore, are problematic because the secondary cardholders can quickly accumulate a significant outstanding balance on the main **credit card** account, thus reducing the main cardholder's spending power. Most importantly, the main cardholder is...

...Consequently, there is a need for a system or service that enables those without a **credit card**, for example teenage children, to shop and buy at online merchants without requiring a **credit card**.

3

SUMMARY OF THE INVENTION

A method and apparatus for **surrogate** control of electronic commerce transactions are provided that include a **surrogate** system through which an individual without a **credit card** is enabled to shop at online merchant sites.

Upon opening an account within the **surrogate** system, the account can be funded using numerous fund sources, for example **credit cards**, checking accounts, money orders, gift certificates, incentive codes, online

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currency, coupons, and stored value cards. A user with a funded account can shop at numerous merchant web sites through the **surrogate** system using a typical I 0 client computer World Wide Web (web) browser. When merchandise is selected for purchase, a purchase transaction is executed in which a **credit card** belonging to the **surrogate** system is assigned to the user. The assignment can be permanent or temporary. The **credit card** is loaded with funds from the user's corresponding funded account, and used to complete the purchase 1 5 transaction. While the **surrogate** system is transparent to the user, controls are provided that include monitoring the data streams...

...of the claimed invention. In the drawings.

Figure 1 is a block diagram of a **surrogate** system for control of electronic commerce or retail transactions of an embodiment.

Figure 2 is a block diagram of a **surrogate** system ...based electronic transactions of an alternate embodiment.

Figure 3 is a block diagram of a **surrogate** system of another alternate embodiment.

I 0 Figure 4 is a home page or information page provided by a **surrogate** of an embodiment.

Figure 5 is a flow chart for an account activation process of...

...is a home page from which a user wishing to signup for the 1 5 **surrogate** service would click on or select the "signup" icon to begin navigating through the signup...

...12 is a portion of a funding page of an embodiment.

Figure 13 is a **credit card** billing confirmation page of an embodiment.

Figure 14 is a funding confirmation page of an...

...currency conversion and aggregation process of an embodiment.

Figure 23 is a flow chart for **surrogate** control of a shopping process of an embodiment.

Figure 24 is a shopping page of...

...page of an embodiment including an alphabetical list of all online merchants available through the **surrogate** system.

Figure 28 is a shopping page of an embodiment from which a shopping 1...

...Figure 29 is a web page of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 30 is a web page containing merchandise of a selected merchant

site as presented through the **surrogate** system of an embodiment.

Figure 31 is a shopping bag list web page of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 32 is another web page containing merchandise of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 33 is an updated shopping bag list web page of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figures 34-37 show the check out web pages of a selected merchant site as presented through the **surrogate** system of an embodiment.

Figure 38 is a coupon page of a **surrogate** system of an embodiment. Figures 39 and 40 are a check out confirmation page of a selected merchant site as presented through the **surrogate** system of an embodiment.

6

Figure 41 is a congratulations page presented by the **surrogate** system of an embodiment.

Figure 42 is a shopping page displayed by a **surrogate** system of an embodiment.

Figure 43 is an account summary page displayed by a **surrogate** system of an embodiment.

Figure 44 is an account information page displayed by a **surrogate** system of an embodiment.

Figure 45 is a flow chart for purchasing goods and services through a **surrogate** system of an embodiment.

Figure 46 is a flow chart for modifying a web page in an embodiment.

Figure 47 is a flow chart for processing transmissions from a **surrogate** system of an embodiment to a client browser.

Figure 48 is a merchant check out...

...of a payment transaction of an embodiment.

8

DETAILED DESCRIPTION

A method and apparatus for **surrogate** control of network-based electronic commerce or retail transactions are provided in which a World Wide Web ("web") site is provided by a **surrogate** system that allows anyone not having or not eligible for a **credit card**, like teenagers and young adults, to shop at online merchant electronic storefronts such as amazon...

...another. Advantages of this method and apparatus are numerous.

I 0 One advantage of the **surrogate** web site is that it does not detract from the actual online shopping experience. The...

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...on the merchant site as if they accessed the site directly without going through the **surrogate** web site. Furthermore, spenders do not have to enter **credit card** information to complete their purchases. In fact, spenders do not have to fill out the...install any special server software or modify their web pages in order to accommodate the **surrogate** transactions. As the **surrogate** system funds the online transactions, eligible spenders using the **surrogate** system are not allowed to see the **credit card** numbers used to complete the merchant transaction. Because these **credit cards** are actually owned by the **surrogate** in an embodiment, these numbers are not provided to the spenders or any other party to the transaction.

9

Figure I is a block diagram of a **surrogate** system I 00 for control of electronic commerce or retail transactions of an embodiment. The **surrogate** system I 00 is coupled among users 102 and online merchant web sites 104 via...

...area networks, wide area networks, wired networks, and wireless networks.

Furthermore, different components of the **surrogate** system I 00 can be located at different physical locations and linked via network couplings. The **surrogate** system I 00 uses proxy-caching technology that enables it to allow spenders seemingly full access to an online merchant shopping site I 0 while allowing the **surrogate** system I 00 to maintain complete control of the transactional information, including **credit card** exposure. In an embodiment, the **surrogate** system 100 comprises a Sun Ultra 250 single 400 megahertz (MHz) central processing unit (CPU...

...the mirror disks while the original disks are being repaired.

The transactions available using the **surrogate** system I 00 include guest browsing, account setup or activation, funder logon, spender logon, funder...

...a funder can be one in the same.

Guest browsing 1 includes people accessing the **surrogate** web server I 10 through the **surrogate** web site to get information about the **surrogate** services and get links to sign up for **surrogate** services. The web server I 10 also maintains a database 112 of information...

...process of setting up new accounts protects the private information of the funder, including any **credit card** information the funder may use for depositing into a spender account. Once accounts are established...

...1 12 maintains the information for the funders, spenders, merchants, and transactions registered within the **surrogate** system I 00, per user and per **surrogate credit card**. The transactional information includes deposits 1 5 into a spender account in addition to all...

...handles the transaction entries.

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Database access is not necessary for all actions performed using the **surrogate** system 1 00. Functions including logon, or login, and review of account information access the...

...and partitioning, but is not so limited.

Figure 2 is a block diagram of a **surrogate** system 200 for control of network-based electronic transactions of an alternate embodiment. The **surrogate** system 200 includes, but is not limited to, at least one **surrogate** system management web site 202, at least one **surrogate** system database 204, at least one **surrogate** shopping proxy server 206, at least one **surrogate** electronic mail proxy 208, at least one **surrogate** bank 21 0, fraud detection devices 214, 1 1 and at least one merchant pay page tool 212. The **surrogate** system 200 is accessed by users with a web browser 290 hosted on a client computer. The **surrogate** system 200 provides shopping access to electronic merchant shopping sites 292.

The **surrogate** system 200 is coupled among client computers 290, online merchant shopping or web sites 292...wide area networks, wired networks, and wireless networks. Furthermore, the components 202-214 of the **surrogate** I 0 system 200 can be located at different physical locations and linked via different network couplings.

Figure 3 is a block diagram of a **surrogate** system 200 of another alternate embodiment. The **surrogate** system 200 includes, but is not limited to, a **surrogate** system management web site, **surrogate** system databases, **surrogate** 1 5 shopping proxy servers, a **surrogate** electronic mail proxy, a **surrogate** bank, fraud detection devices, and a merchant pay page tool. The **surrogate** system 200 is accessed by a user using a web browser 290 hosted on a client computer, and provides shopping access to electronic merchant shopping sites 292.

The **surrogate** system 200 is coupled to financial systems including a **credit card** system 294, an Automatic Teller Machine (ATM) network or system 302, a stored value card...

...redemption site or network 306, and an incentive code conversion site or network 308. The **surrogate** system 200 is coupled among client computers 290, online merchant shopping or web sites 292...

...area networks, wide area networks, wired networks, and wireless networks. Furthermore, different components of the **surrogate** system can be located at different physical locations and linked via network couplings.

In using the **surrogate** system, a user creates a new account prior to merchant shopping. A new account can...

...charge, but is not so limited. To create a new account, a user enters the **surrogate** system 12

management web site. The user navigates to and enters the area to create ...

...name or email address entered as a selection by the user is already taken, the **surrogate** system so I 0 informs the user and takes the user back to the sign-up page.

Upon receipt of the user information, a user account is created in the **surrogate** system database. The user is provided with credit for any money, coupons, or credits based...

...years of age or older, an account is created. The user is taken to the **surrogate** home page from which they can view account information, add money to accounts, or shop, for example.

The **surrogate** system of an embodiment supports COPPA processing because COPPA was enacted to limit the types...

...limited. When it is determined that the user is under 13 years of age, the **surrogate** system prevents the user from editing their date of birth. The user is subsequently redirected...

...a parent or guardian email address. If a parent/guardian email address is provided, the **surrogate** system transmits a parental approval email to the parent email address. The user account is...

...deny the child access to the system. To deny access, the parent goes to the **surrogate** system management web site page, specifies the user's account, and disables the account. To approve access, the parent goes to the **surrogate** system management web site page and conforms with one of two available alternatives. Using a first alternative, the parent may use a **credit card** to prove that they are an adult. The parent may either authorize use of the...

...the minor child or deposit money into the child's account; in either case, the **surrogate** system uses the **credit card** network to do the authorization/billing. If I O successful, the child's account is...

...Using a second alternative, the parent may send a written affidavit of permission to the **surrogate** system providers. Upon receipt of the affidavit the child's account is activated.

Figure 4 is a home page 400 or information screen provided by a **surrogate** of an embodiment. The home page 400 is presented upon initial contact with the **surrogate** system web site, and comprises information on the services provided by the **surrogate** 402, advertisements 404, and electronic links to other **surrogate** web pages 406. The **surrogate** web pages accessible using the electronic links from the information screen comprise sign up pages...

...for an account activation process of an embodiment. Operation begins when a user enters the **surrogate** system web site 502 using a browser on the user computer. The user is prompted to input information appropriate for activation of a **surrogate** system account 504. Upon submission and acceptance of the inputted user information, an account is page 600 from which users wishing to signup for the **surrogate** service would click on or select the "signup" icon 602 with a cursor to begin...

...electronic links, advertising banners, and incentive offers to online merchants 712 and links to other **surrogate** system pages including a help area 714 and a privacy policy 716. Following input of...

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...in submission of the requested information and, upon acceptance of the requested information by the **surrogate** system, activation of a shopping account within the **surrogate** system.

Activation of a shopping account results in users being presented with a congratulations page...

...page 900 informs users that they now have a shopping account 1 5 within the **surrogate** system and provides them with information about the **surrogate** system services. Furthermore, the congratulations page 900 provides users with their usernames 902 and account...

...900 also provides electronic links that allow the user to navigate to areas of the **surrogate** system from which they may shop 906, earn shopping incentives 908, and fund their account...

...for an account funding process of an embodiment. Operation begins when a user enters the **surrogate** system web site 1002 using a browser on the user computer. The user selects a...

...The user is prompted to input information appropriate for the funding source selected 1006. The **surrogate** system checks and validates the funding source 1008. Upon approval and validation of the funding...

...to executing purchase transactions or concurrently with a purchase transaction. Figures 11-14 show the **surrogate** web pages for the account funding process of an embodiment. In an embodiment, numerous funding types are accommodated including, but not

1 5

limited to: **credit cards**; auto-allowance; check; money order; gift certificate; currency conversion; incentive code conversion; earning credit at the **surrogate** management web site; earning credit at an online merchant web site; automatic teller machine (ATM...

...of the funding type used, the money is not loaded to the user's individual **credit card**, when one is assigned, until the user attempts to spend at a merchant site.
Figure...

...the congratulations page 1 1 00 that takes the user to an area of the **surrogate** system I 0 from which they can add funds to their account.

Figure 12 is...

...not limited to, a gift certificate 1202, a check or money order 1204, or a **credit card** 1206. If **credit card** funding is selected, the user 5 enters information including the amount funded 1208, the **credit card** number 12 1 0, the **credit card** expiration date 1212, the name as it appears on the **credit card** 1214, the **credit card** billing address 1216, and the card holder's telephone number 1218. Following selection of a funding type and inputting of the corresponding information, the user submits the information to the **surrogate** system by selecting a "submit" icon 1220. The funding page 1200 also includes electronic links 1222 to shopping areas of the **surrogate** system.

When funding a **surrogate** account with a **credit card**, the user or funding individual logs into the **surrogate** management site and navigates to the Add Money section of the site. A funder can add money to their own account or the **surrogate** account of another. The funder is prompted to provide information about the **credit card** used for funding, information including name, address, email, **credit card** number, and expiration date. The **surrogate** fraud detection system executes a fraud check on the **credit card** used for funding. If the funding **credit card** is determined to be good by the fraud detection system, the funding **credit card** information is provided to the credit system for a determination as to whether charges can be made to the funding **credit card**. If

1 6

the credit system returns an approval for the funding **credit card**, then the requested amount is charged against the funding **credit card** and applied to the selected **surrogate** system account.

Figure 13 is a **credit card** billing confirmation page 1300 of an embodiment. In response to a funding page submission that funds using a **credit card**, the user is presented with the **credit card** billing confirmation page 1300.

The user confirms the funding charges to the **credit card** by selecting the "OK"

icon 1302. Funding with the **credit card** can be canceled by selecting the "Cancel" icon 1304.

Figure 14 is a funding confirmation...

...of an embodiment. The funding confirmation page 1400 is presented upon successful completion of a

credit card funding transaction within the **surrogate** system. The funding

confirmation page 1400 presents information including logon name 1402, deposit amount 1404...

...page 1400 includes an electronic link 1408 to at least one shopping area of the **surrogate** system.

Auto-allowance funding is an optional method of periodically funding an account from a **credit card**, checking account, and automatic transfer from another account, but is not so limited. When auto...

...or month on which funding is desired.

When auto-allowance funding is performed with a **credit card**, at some time during the specified day of the week or month, the funder's **credit card** is checked using the fraud detection system and the credit system. The amount specified for funding is charged against the funder's **credit card** and the selected **surrogate** system account is credited with the amount upon approval of the credit charge by the...

...funds

1 7

withdrawal is performed from the funder's checking account. The user's **surrogate** system account is credited with the requested amount upon clearance of this transaction.

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When auto...

...of the week or month, the transfer is made between the designated accounts of the **surrogate** system. The user's **surrogate** system account is credited with the requested amount upon successful completion of the transfer.

Figure...

...screen by selecting the "My Parent" funding option 1502 and submitting the information to the **surrogate** system. Submission of the "My Parent" funding option results in the presentation of a parent...

...the page 161 0 is used if the parent/administrator is already registered with the **surrogate** system. The set-up portion of the page 1620 is used if the parent/administrator is not registered with the **surrogate** system.

The login portion of the page 1 6 1 0 prompts the parent/administrator...

...and password 1614. The username 1612 and password 1614 are entered, and submitted to the **surrogate** system by selecting the "login" icon 1616.

The set-up portion of the page 1620...

...password hint 1626, and email address 1628. The set-up information is submitted to the **surrogate** system by selecting the "Sign Up" icon 1630. Following successful login or registration by a...

...for information including a one-time amount funded 1702, 1 8 and information about the **credit card** used for funding including the **credit card** number 1704, the **credit card** expiration date 1706, the first and last name of the card holder as it appears on the **credit card** 1708, the **credit card** billing address 17 1 0, and the card holder's telephone number 1712.

Furthermore, the...

...1722. Following input of the appropriate information, the parent/administrator submits the information to the **surrogate** 1 0 system. The requested funding amount is credited to the **surrogate** account upon receipt of an approval from the funding source.

When funding an account with a check or money order, the funder logs into the **surrogate** management web site and navigates to the Add Money section of the site. A funder...

...5 of another. The funder is prompted to specify the type of funding and the **surrogate** system provides a deposit slip that has been automatically filled out.

The funder prints the...

...deposit slip along with a check or money order to an address designated by the **surrogate** system.

Upon clearance of the check or money order, the amount of the check or money order is applied to the selected **surrogate** system account.

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The **surrogate** system of an embodiment supports the provision of gift certificates or stored value numbers for use in funding **surrogate** system accounts. Someone wishing to purchase a gift certificate navigates to the **surrogate** management web site and to the Purchase Gift Certificate section of the site. The gift certificate can be purchased electronically using a **credit card** or by mailing a check or money order to the **surrogate** system providers. Upon confirmation and clearance of the **credit card**, check, or money order, a gift certificate is issued. Gift certificate issuance includes creating and storing a gift certificate in the **surrogate** system database. The gift certificate includes a sixteen character alpha-numeric string that is unique...certificates. The "member redeem" icon 1902 provides for redemption of gift certificates by users having **surrogate** system accounts. The "signup & redeem" icon 1904 allows a user who does not have a **surrogate** system account to sign up for an account and then redeem a gift certificate. The...

...1 5 icon 1906 allows one to purchase a gift certificate for use within the **surrogate** system.

In response to selection of the "buy a gift certificate" icon 1906 a user ...

...purchaser information 2014. The purchaser information requested includes the first and last name of the **credit card** holder 2016 if a **credit card** is used for the purchase, a **credit card** number 2018, a **credit card** expiration date 2020, a **credit card** billing address 2022, a purchaser email address 2024, and a purchaser telephone number 2026. After...

...certificate purchase the "Process" icon 2028 is selected and the transaction is completed by the **surrogate** system. In response to successful completion of a gift certificate purchase transaction, the 20

surrogate system emails the gift certificate to a selected recipient. In an alternate embodiment, the gift...

...can be mailed to the selected recipient.

Gift certificates are redeemed by users at the **surrogate** management web site. The user logs into the **surrogate** management web site and navigates to the Add Money section of the site. The user...

...certificate code, that identifies the gift certificate.

Upon input of the gift certificate code, the **surrogate** system verifies that: the gift certificate code is valid when compared against the code stored in the **surrogate** system database; and, the gift certificate has not already been redeemed. If the I 0 gift certificate is valid and has not been redeemed, the **surrogate** system database is updated to reflect use of the gift certificate, and a corresponding amount of credit is applied to the user's **surrogate** system account.

Another type of funding available in the **surrogate** system is currency conversion funding. Currency Conversion Partners are companies that provide 1 5 online...

...in their accounts on the partner sites. A unique feature of an

embodiment of the **surrogate** system allows the **surrogate** system to redeem many forms of online currency, aggregate these different forms of online currency...

...a currency conversion and aggregation process of an embodiment. Operation begins with users entering the **surrogate** system web site using a browser on client computers 2202. The users provide account information for their active currency conversion partner accounts 2204.

The **surrogate** system acquires account balances from the currency conversion partners 2206. A specified amount of money...

...to a selected account 221 0.

When converting online currency for use in funding a **surrogate** system account, the user logs into the **surrogate** management site and navigates to the Account Summary section of the site. The Account Summary section presents

2 1

the user with their account balance in the **surrogate** system. Furthermore, users are presented with a balance on all other Currency Conversion Partner sites...

...This is done by storing the user account information for each partner site in the **surrogate** system database. When the Account Summary page is presented, each Currency Conversion Partner site is accessed in real-time by the **surrogate** system to query the amount of currency the person has at that partner site. The...

...funds can be transferred from the user's Currency Conversion Partner account to the user **surrogate** system account. The users begin the transfer by specifying information including, but not limited to...

...from which they wish to transfer money, and the amount of money to transfer. The **surrogate** system queries the 1 5 Currency Conversion Partner site over a predetermined set of secure ...

...available and the account is in good standing at the Currency Conversion Partner site, the **surrogate** system issues a request to the Currency Conversion Partner site to transfer the specified amount of money from the users' corresponding Currency Conversion Partner account into the user **surrogate** system account. In response to the **surrogate** system request, information is returned including a transaction identifier used for reconciliation. The user **surrogate** system account is credited with the transfer amount while the corresponding account at the Currency...

...The datafile contains all the transaction identifiers for which funds are included for transfer. The **surrogate** system database receives the datafile and reconciles the partner redemption transactions using ... amount of the wire transfer.

22

All discrepancies are brought to the attention of the **surrogate**

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financial administrator.

Redemption from a Currency Conversion Partner site can also be initiated from the Currency Conversion Partner web site rather than from the **surrogate** system web site. In this case, the Currency Conversion Partner web site will redirect the user to the **surrogate** system web site, allowing the user to first log into the **surrogate** system. From this point the transaction occurs as described herein. When the redemption is complete...

...site or, optionally, allowed to
I O immediately spend the newly transferred money at the **surrogate** system web site.

Yet another way in which a **surrogate** system account is funded is with incentive code conversion funding. Both online and offline companies and retail merchants can use the **surrogate** system to support online shopping by performing incentive code conversion. For example, a soft
...

...codes have an equivalent cash value in credit when used in purchase transactions through the **surrogate** system. In an embodiment, the incentive codes convert into values between 20 cents and one dollar, but are not so limited. The incentive codes are input into the **surrogate** system web site by the user, much like a gift certificate code. The incentive codes are converted into some equivalent amount of credit that is applied to the user's **surrogate** system account, credit that can then be spent at online merchants using the **surrogate** shopping servers.

The incentive code includes a sixteen character alpha-numeric string that is unique...

...alternate embodiment uses a thirteen character alpha-numeric string, but is not so limited. The **surrogate** system database includes all incentive codes for which credit may be provided. The unique incentive...

...with redeeming the code for shopping credit.

Incentive codes are redeemed by users at the **surrogate** management web site. The user logs into the **surrogate** management web site and navigates to the Redemption section of the site. The user is...

...sixteen character alpha-numeric string, or incentive code. Upon input of the incentive code, the **surrogate** system verifies that: the incentive code is valid when compared against the code stored in the **surrogate** system database; and, the I O incentive code has not already been redeemed. If the incentive code is valid and has not been redeemed, the **surrogate** system can credit a preassigned value associated with the particular incentive code. Alternatively, the **surrogate** system can use a random number generator to create a random value for the particular incentive code. In either case, the **surrogate** system database is updated to reflect use of the particular incentive code, and an amount of credit corresponding to the value assigned by the **surrogate** system is applied to the user's **surrogate** system account. At regular periodic time intervals, the

surrogate system financial administrator will invoice the company sponsoring the incentive code program to cover the...

...or spent.

Users can also earn monies for account funding by earning credit at the **surrogate** management web site and at an online merchant web site. A user can log into the **surrogate** system and earn money for credit to their **surrogate** system account by performing actions while logged in. These actions include, but are not limited to: entering or engaging in contests offered at the **surrogate** system web site; entering or engaging in contests offered at an online merchant web site; responding to surveys provided on the **surrogate** system web site or an online merchant web site; visiting advertiser web sites or other...

...where money or coupons are given away to users; and, referring new users to the **surrogate** system web site.

In all cases, the **surrogate** system credits the user's **surrogate** system account as

24

the user satisfies the conditions for receiving the incentive credit. Therefore, the credit is immediately placed in the user's **surrogate** system account and made available for spending. Pages showing the amounts earned and credited can...

...as stand alone pages, overlay pages, or pop-ups on a displayed page.

Funding of **surrogate** system accounts can also be accomplished using cash provided to or through ATMs. The **surrogate** system of an embodiment can be integrated with other electronic finance technologies, for example electronic...

...devices. In operation, a user locates, for example, an ATM enabled for operation with the **surrogate** system. The user inputs their particular **surrogate** system logon information, and selects an option that allows for the deposit of funds into a selected **surrogate** system account. The system logon information

5 can be manually entered by the user with...

...or touch screen, but is not so limited.

Following authentication of the user and their **surrogate** system account, the ATM accepts a cash deposit from the user as is known in...

...a central network. The ATM central network uses a secure communication protocol to inform the **surrogate** system that the user is to be credited the amount of money deposited into the...

...secure

communication protocol of an embodiment includes a unique transaction identifier used for reconciliation. The **surrogate** system credits the user's account in response to the transmission from the ATM central network.

Furthermore, the **surrogate** system updates the **surrogate** database with the transaction from the ATM vendor.

In an alternate embodiment, the capability is provided to transfer money from an account into a selected **surrogate** system account using an electronic finance device. In operation, a user locates, for example, an ATM enabled for

25

operation with the **surrogate** system. The user inputs their **surrogate**

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system logon information, and selects an option that allows for the deposit of funds into a selected **surrogate** system account. The ATM accepts transfer instructions from the user including, but not limited to ...

...a central network. The ATM central network uses a secure communication protocol to inform the **surrogate** system that the user is to be credited the amount of money transferred. The secure communication protocol of an embodiment includes a unique transaction identifier used for reconciliation. The **surrogate** system I/O credits the user's account in response to the transmission from the ATM central network. Furthermore, the **surrogate** system updates the **surrogate** database with the transaction from the ATM vendor.

At a predetermined periodic time interval, such...

...datafile containing the transaction identifiers corresponding to the transactions for which payment is provided. The **surrogate** system database receives the datafile and reconciles the ATM transactions using the transaction identifiers and the amount of the wire transfer. Any discrepancies are brought to the attention of the **surrogate** financial administrator.

In an alternate embodiment, a user can withdraw cash from their **surrogate** system account using an ATM, Internet-connected kiosks, and point-of-sale devices. This cash withdrawal can be made in response to entry by the user of **surrogate** system logon information. Alternately, the cash withdrawal can be made in response to information received from a credit or debit card assigned to the user on their account by the **surrogate** system.

The **surrogate** system of an embodiment further supports funding using offline stored value cards. An offline stored...
...paid by the purchaser.

To use the card, the purchaser, or user, logs into their **surrogate** system account and navigates to the section to redeem offline stored value cards. The **surrogate** system provides a template or otherwise prompts the user to enter the unique number printed on the card. In response to entry of the unique number, I/O the **surrogate** system database queries the stored value card backend network or system over a secure communication...

...the backend network marks the card as used in its database. The response to the **surrogate** database includes I/O the value of the card and a transaction identifier for reconciliation...

...limited. Upon confirmation, the amount stored on the card is credited to the user's **surrogate** system account and the **surrogate** database is updated to reflect the redemption of this particular card number, storing the transaction...

...datafile containing the transaction identifiers corresponding to the transactions for which payment is provided. The **surrogate** system database receives the datafile and reconciles the stored value card vendor transactions using the...

...the amount of the wire transfer. Any discrepancies are brought to the attention of the **surrogate** financial administrator.

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Fraud checking and detection is an important function performed by the **surrogate** system of an embodiment. The **surrogate** system checks for two types of fraud, including individuals activating multiple accounts in order to take

27

advantage of promotional account funding opportunities, and the use of stolen **credit cards** to fund an account, but is not so limited.

Individuals activating multiple accounts is problematic because many promotions, coupons, or other offerings within the **surrogate** system have actual value. As most of these offerings are limited to one per customer...

...for themselves in the hopes of capitalizing on an offer multiple times.

Use of stolen **credit cards** is always problematic, and by its nature the

surrogate system provides the ability to aggregate numerous stolen cards into a common **surrogate** system account. Undetected, this allows someone with a few stolen cards to misappropriate the value of the stolen cards at a single place by funding a **surrogate** account with a large amount of money, and then shop at numerous merchants using legitimate **surrogate** cards. Protection should be provided against this type of fraud.

1 5 Fraud checking is performed in an embodiment of the **surrogate** system using a fraud scoring system. The fraud scoring system scores data items including, but not limited to: email addresses; shipping addresses; and, **credit card** numbers and expiration dates. Each of these data items detected by the system are stored in the **surrogate** system database with links to the associated user or users. Furthermore, each user **surrogate** account is assigned a score, based on the accumulated scores of the items of information associated with the user's **surrogate** account.

The fraud checking function stores email addresses and **credit card** information exactly as specified. The particular information is then scored by normalizing the information into...

...detection system is operating on all user-specific information entered during any session on the **surrogate** system management

28

web site and/or the **surrogate** shopping servers. The user-specific information includes, for example, email addresses, shipping addresses, and **credit card** numbers. The **surrogate** system of an embodiment reviews the information inputted by the user, including information provided during...

...a new shipping address.

When an item of information is inputted by a user, the **surrogate** database is called with that item, the identity of the user that is providing it...

...any other relevant information such as the amount of the purchase transaction.

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I 0 The **surrogate** database fraud detection system determines if this information is already stored in the database, and...
...email to the fraud administrator and disabling the account, or other configurable operations.

Within the **surrogate** system fraud detection system, items of information used by a single user are linked together. When a particular item is marked as FRAUD (for example, a **credit card** is deemed to be stolen), then all users that have used that **credit card** are marked FRAUD. Furthermore, all **credit cards**, shipping addresses, and email addresses used by users marked FRAUD are marked FRAUD. Thus, once...

...the assumption that these are all the same user attempting to bypass fraud checking.

Legitimate **surrogate** system users can work with customer support personnel if their account is incorrectly flagged as...

...29
increases by an equivalent or proportional amount; WARNING, an email is sent to the **surrogate** system customer service to place a watch on the item or user;
TEMPORARY-FRAUD, an email is sent to the **surrogate** system customer service to place a watch on the item or user and disable the associated account until the **surrogate** customer service has a chance to review the situation and make a determination, and a...

...sums of money into an account a certain number of times using N number of **credit cards**; TEMPORARY FRAUD, a same user account has used more than four shipping addresses within the...

...item/user reaches a fraud score of 50.

Figure 23 is a flow chart for **surrogate** control of a shopping process of an embodiment. Operation begins with a user entering the **surrogate** system web site using a browser on the client computer 2302. The user shops through the **surrogate** system by accessing a merchant online system through the **surrogate** system. The user selects items for purchase from the merchant system 2304. A **surrogate** system **credit card** is selected for the purchase transaction 2306. The amount due to complete the purchase transaction is determined by 30 the **surrogate** system 2308. Funds are loaded from the user's account to the **surrogate** system **credit card** 2310. The purchase transaction is executed using the **surrogate** system **credit card** 2312.

The **surrogate** system of an embodiment supports online and offline shopping, but is not so limited. When...

...online, a user can navigate to an area for shopping from numerous areas of the **surrogate** system web site by selecting a "shopping" icon from the **surrogate** system template. Selection ...take the user to the corresponding merchant online shopping site or web pages through the **surrogate** system, but the

embodiment is not so limited.

With reference to Figure 24, selection of...

- ...of a shopping page 2700 containing a list of all online merchants available through the **surrogate** system. The merchants of the list can be arranged alphabetically. Figure 27 is a shopping...
- ...2700 of an embodiment including a list 2702 of all online merchants available through the **surrogate** system. The shopping page 2700 including the list 2702 can include electronic links 2704 to...
- ...list of merchandise compiled from sources including records of merchandise I 0 sales in the **surrogate** system database. These lists may be compiled for prespecified intervals of time, but are not...
- ...balance, but is not so limited.

Figures 28-44 illustrate a shopping session using the **surrogate** system of an embodiment. Figure 28 is a page 2800 of an embodiment including an ...

- ...99 shop.eonline.com" icon 2804. The merchant list page 2800 displays information including the **surrogate** navigation bar 2806 comprising the user's usemanie and current **surrogate** system account balance 2808. The merchant list page 2800 also includes an electronic link to...
 - ...29 is a web page 2900 of a selected merchant site as presented through the **surrogate** system of an embodiment. The merchant web page 2900 is presented to users the same...
 - ...32 would be if they went directly to the merchant web site without using the **surrogate** system, except that the merchant web page 2900 is displayed along with a **surrogate** system navigation bar 2902, but the embodiment is not so limited. The **surrogate** system navigation bar provides the user with access to **surrogate** system functionality while navigating through and shopping from the merchant web site. This functionality includes...
 - ...page 3000 containing merchandise of 1 5 a selected merchant site as presented through the **surrogate** system of an embodiment. To initiate a purchase transaction the user selects a purchase icon...
 - ...list web page 3 1 00 of a selected merchant site as presented through the **surrogate** system of an embodiment. The typical shopping list page 3 1 00 provides users with...
 - ...a web page 3200 containing merchandise of a selected merchant site as presented through the **surrogate** system of an embodiment.
- Again, the user initiates a purchase transaction by selecting the purchase...updated shopping list web page 3300 of a selected merchant site as presented through the **surrogate** system of an embodiment. The user elects to cease shopping and complete the purchase transaction...
- ...check out web pages 3400-3700 of a selected merchant site as presented through the **surrogate** system of an

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embodiment. The check out web pages 3400-3700 presented to the user...

...be presented with if they went directly to the merchant web site without using the **surrogate** system, except that the check out web pages 3400-3700 are displayed along with information including a **surrogate** system navigation bar 3402 and a Purchase Wizard 3404 or Pay Wizard. The **surrogate** system navigation bar 3402 provides the user with 1 5 access to surroaate system functionality...

...purchase transaction on the merchant web site. The Purchase Wizard 3404 is presented by the **surrogate** system on a portion of the check out pages 3400-3700, thereby allowing the user to complete the purchase transaction using funds from their **surrogate** system account. The Purchase Wizard 3404 can be presented along with any of the check...

...on any portion of a page. When prompted, the user can sign in to the **surrogate** system, if they have not previously done so during the shopping episode, by selecting the...

...of the Purchase Wizard 3404. In addition to activation of the Purchase Wizard 3404, the **surrogate** system form fill engine automatically fills in the required fields 3406, 3502, and 3702-3710 of the check out web pages 3400

In an embodiment, the **surrogate credit card** information 3 702-3 71 0

entered on the check out web pages is not displayed to the user as the **credit card** belongs to the **surrogate** system, even though this information is sent to the

34

merchant. Therefore, the **credit card** information is secured by not allowing the user to view the infon-nation.

If a...

...applicable to the particular online merchant and the particular items selected for purchase then the **surrogate** system can so advise the user by inserting a coupon page 3 800.

Figure 38 is a coupon page 3800 of a **surrogate** system of an embodiment. The coupon page 3800 inserted can be displayed as a separate...

...an option the user selects a submit" icon 3802 to submit their selection to the **surrogate** system.

Figures 39 and 40 are a check out confirmation page 3900 of a selected merchant site as presented through the **surrogate** system of an embodiment. The check out confirmation page 3900 includes items, quantities, and totals...

...selection of which results in submission of the order to the online merchant through the **surrogate** system once the user has verified the information.

Upon successful submission of the order, a congratulations page 4100 is

presented by the **surrogate** system. Figure 41 is a congratulations page 4100 presented by the **surrogate** system of an embodiment. Following successful completion of the order the user can return to areas in the **surrogate** system from which shopping can continue by selecting the "go shopping" icon 4102 from the...

...the "go shopping" icon 4102.

Figure 42 is a shopping page 4200 displayed by a **surrogate** system of an embodiment. The user's **surrogate** system account balance 4202 displayed on the shopping page is updated reflecting the user's...

...summary" icon 4204 results in the presentation of an account summary page 4300 by the **surrogate** system.

35

Figure 43 is an account summary page 4300 displayed by a **surrogate** system of an embodiment. The account summary page 4300 displays information including account activity information...

...page 1 5 4400.

Figure 44 is an account information page 4400 displayed by a **surrogate** system of an embodiment. The account information page 4400 includes, for each purchase, detailed information through a **surrogate** system of an embodiment. Operation begins when, after selecting merchandise or services for purchase according...

...site, the user activates the "check out" button on the merchant web site or the **surrogate** system 4502. In response to activation of the check out sequence by the user, the **surrogate** server creates two buffer areas 4504. One buffer area is for delivery to the spender, and another buffer area is for delivery to the merchant. The **surrogate** server then reads the merchant pay pages 4506, or check out pages, and searches the...

...displaying " * * * " to the spender in the protected field) 45 1 0. Upon rule execution, the **surrogate** server verifies that the amount of the selected purchase is less than or equal to...

...After determining that the user's account balance is sufficient to make the purchase, the **surrogate** system searches a database containing **surrogate credit cards** and the associated account information 4514. When the user has been assigned a **credit card** or account, the **surrogate** system uses this **credit card I 0** to fund the user's purchase. When the user has not been assigned a **credit card**, the **surrogate** system searches for a **surrogate credit card** having sufficient available credit to fund the user's selected purchase. The database information associated with the selected **surrogate credit card** is supplied to automatically fill in the appropriate fields in the merchant buffer 4516. The database information associated with the card comprises **credit card** number, card type, card expiration date, **surrogate** billing address, and **surrogate** email address, but is not so limited. The obscured form filling using the split buffer allows the **surrogate credit card** information to be obscured from the user, thereby maintaining the confidentiality of this information. The merchant buffer is delivered to the online merchant upon completion.

The private **credit card** information detected in data returning to the

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surrogate system is intercepted. Upon being intercepted, the **credit card** information is substituted with generic text, for example " * * ... * ", and the generic text is displayed in the buffer area that is delivered to the user 4518.

Furthermore, a **surrogate** email address comprising a substitute obscured email name and password is generated and provided to...

...4520.

This substitute email name and password ensures proprietary access to merchant order information.

The **surrogate** system server waits for and responds to any merchant electronic replies received in response to...

...backorder

37

information, shipping information, and anticipated delivery, but are not so limited. As the **surrogate** system is purchasing for the user using the **surrogate**'s **credit card**, the **surrogate** has a need for some of the reply information from the merchant. However, the user, as the recipient of the merchandise, also needs pertinent reply information. Therefore, the **surrogate** provides a way to filter the merchant reply email and pass it on to the user.

In filtering the email, the **surrogate** system provides a **surrogate dummy** email address to the merchant during the automatic form filling of the merchant buffer. The **surrogate** dummy email address is linked, through the **surrogate** I/O server, to the user's actual email address. As merchant replies are received in response to a particular order, the **surrogate** server filters the email for transactional information needed by the **surrogate** and then passes the email on to the user at their actual email address.

All information associated with purchases made using the **surrogate** I/O server is stored by the **surrogate** system 4526. The **surrogate** system tracks purchase demographics and may provide these demographics to guardians, users, and merchants. Furthermore, the **surrogate** server may allow guardians, users, and merchants to filter and sort the demographic data. The...

...spender account number, funder account number, and shipping address, but is not so limited.

The **surrogate** system of an embodiment provides account management information organized according to the funders, the spenders, and the **surrogate**.

The account information organized according to the funder includes a funding transaction history and a...

...transaction

history organized by vendor, date, and category. The account information organized according to the **surrogate** includes **surrogate credit card** reconciliation reports and transaction history organized by funder,

spender, **surrogate credit cards**, vendors, category, and demographics.

3 8

With reference to Figure 2, a client accesses the...

...using typical

web programs, including a web browser and email program. The user accesses the **surrogate** system web site using the web browser on a client computer and logs in, which...

...review shopping activity of user managed accounts; and, begin the shopping process.

I 0 The **surrogate** system web site maintains information about each registered user, or customer, in the **surrogate** system database. In addition to this, each shopper is assigned a unique credit system number or account number that can include **credit card** numbers. The credit card numbers correspond to

credit cards of a **credit card** pool, wherein the pool can include Visa,

1 5 Mastercard, American Express, and Discover **credit cards**. The database obtains the **credit card** numbers by directly communicating with the **surrogate** system bank.

Furthermore, the **surrogate** system database is coupled to the **surrogate**

fraud detection system, thereby allowing the **surrogate** system to determine if a user or inputted data is, or potentially ...user or data can be disabled, warnings sent to administrators, or other actions taken.

The **surrogate** system bank maintains financial information about the **surrogate credit card** pool, including available **credit card** numbers, **credit card** numbers assigned to particular users, enablement status of **credit cards**, the billing name/addresses, and the balances available on each card. The **surrogate** system bank can be a financial institution or credit issuing authority that is accessed over separate secure connections. Furthermore, the **surrogate** system bank can include financial institutions or credit issuing authorities accessible via the Internet or other credit system network. Moreover, the **surrogate** system

39
bank can include a combination of financial institutions accessed over separate secure connections...

...where the

client browser knows it is using a proxy. The proxy servers of the

surrogate

system of an embodiment, however, operate as transparent proxy servers wherein the client browser does not know that the **surrogate** proxy servers are intercepting the electronic traffic between the client browser and the merchant.

The proxy servers include the **surrogate** shopping servers and the **surrogate** email proxy server. The **surrogate** system proxy servers communicate with the client browser and the merchant server in providing merchant pages back to the client browser. The **surrogate** proxy servers cache the merchant pages, wherein the client browser explicitly returns to the **surrogate** system proxy servers which specify the merchant page or pages to hit, thereby increasing the speed of subsequent page hits.

1 5 The **surrogate** shopping proxy server of an embodiment is a

transparent conduit between the shopper and the...

...When a user wishes to shop at a merchant, the user is redirected to the **surrogate** shopping proxy server instead, which proxies all the information from the merchant shopping site in real time. The **surrogate** shopping proxy servers ensure that: the current user is a valid user; user interaction with the merchant site always returns control back to the **surrogate** shopping proxy servers; HTTP cookies are processed and proxied; merchant forms are automatically filled out; and, selected information such as **credit card** numbers are not displayed to the client. The **surrogate** shopping proxy servers are completely stateless, allowing more servers to be added or deleted without affecting the operation of any current ongoing client sessions, but are not so limited. The **surrogate** shopping proxy servers also maintain the operational information of the **surrogate** system database, including: user information like user name, physical address, email address, password, telephone number, and account balance; **credit card** information for a **surrogate** system **credit card** assigned to the user; merchant forms or web pages that are to be processed by...

...instructions on how processing is to be executed; and, coupons available to the user.

A **surrogate** shopping proxy server of an embodiment remains completely stateless, but is not so limited. As...

...implemented for a load balanced system, independent of which server is accessed. This allows the **surrogate** system to scale horizontally by simply adding more proxy servers to the load balanced system.

While shopping using the **surrogate** system, the user's web browser hits I/O a page on the **surrogate** shopping proxy server, which in turn retrieves the page from the merchant web server. To ensure that the **surrogate** shopping proxy server always has control, it often modifies the page so that no matter what the customer clicks on, it always returns to the **surrogate** shopping proxy server.

Figure 46 is a flow chart for modifying a web page in...

...the domain name. The domain name has appended to it the domain name of the **surrogate** shopping proxy server. For example, if the final URL being accessed is "http:Hwww.delias..."

...shopping/product/item.html," it is rewritten to look like "http:Hwww.delias.com.proxy. **surrogate** .com/shopping/product/item.html." Therefore, the domain name proxy. **surrogate** .com is the domain name of the **surrogate** shopping proxy server. Consequently, the **surrogate** system owns the Domain Name System (DNS) domain proxy. **surrogate** .com and every subdomain under it. As such, *.proxy. **surrogate** .com will return to the **surrogate** proxy server.

Using this scheme, the HTML pages being retrieved by the **surrogate** system 4602 do not have to be modified for types of links that include, but...

...http://hostname/full/path/subdir/page.html" are searched for and processed 4604.

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Consequently, the **surrogate** system finds the host name (hostname) and concatenates the **surrogate** domain to it (hostname.proxy. **surrogate**.com) 4606.

When the user browser accesses this final domain, it will return to the **surrogate** shopping proxy server and, based on the domain name being accessed, the **surrogate** shopping proxy server knows immediately what the target domain should be by stripping off the **surrogate** shopping proxy server's own domain name from the host name.

The processing of transmissions from the client web browser to the **surrogate** shopping proxy server includes a number of rules, but is not so limited. The **surrogate** shopping proxy domain is removed from the complete remote host name, and the new hostname name is used as the target of the proxy operation. The **surrogate** shopping proxy domain is removed from the "Referer" 5 header, where some sites use the transmissions from a **surrogate** system of an embodiment to a client browser. The processing of transmissions from the **surrogate** shopping proxy server to the client web browser also includes a number of rules, but...

...site 4702 and determining a header type
4704. If there is a "Location" header, the **surrogate** proxy domain is appended to the hostname as this is a form of redirection. If...

...if fully qualified, append the proxy domain to the
hostname.

While an embodiment of the **surrogate** system proxy server rewrites URLs so that they are transformed to a URL of a...

...server of an embodiment uses an ErrorDocument handler that handles URLs not supported by the **surrogate** by not assigning a RewriteRule to those URLs 4712. This is done using a Common...

...the spender that clicking on this link will take them "out of range" of the **surrogate**. For example, this might be in
httpd.conf as "ErrorDocument 404 /cgi-bin/outofrange.pl."
43

When proxying HTTP cookies 4714 in the **surrogate** shopping proxy server of an embodiment, the "domain" section of the cookie contains the **surrogate** proxy server domain appended to the end of the domain specified by the merchant web...

...bar; path=/; domain=.delias.com expires Mon, 09-Dec-2002 13:46:00 GMT." the **surrogate** shopping proxy server modifies the header to the form "Set-Cookie: foo=bar; path=/; domain=.delias.com.proxy. **surrogate**.com expires Mon, 09-Dec-2002 13:46:00 GMT." This ensures that the **surrogate** shopping proxy server retrieves the correct set of cookies from the browser. Also, these cookies...

...http://www.amazon.com/dir/file.html'I is modified 1 5 to "http://proxy. **surrogate**.com/www.amazon.com/dir/file.html". In this case, when the proxy server receives...

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...the URL "http://www.amazon.com/dir/file.html" is written as
"http://proxy. **surrogate** .com/moc/nozama/www/dir/file.html". Since the
remote
server name appears as multiple...

...simplify the process of extracting the
hostriame. The resulting URL is written as
"http://proxy. **surrogate** .com/moc/nozama/www/l/dir/file.html".

This technique provides an effective way to...

...subsequent requests. Since the remote servers are proxied by a single
domain (i.e. proxy. **surrogate** .com), the domain information in the cookie
cannot be used. However, since the domain
44...name of the proxy. For example,
"http://www.amazon.com/dir/file.html" "http://proxy. **surrogate**
.com/moc/nozama/www/, '
/dir/file.html". If the URL refers to binary content such...

...in a page loaded from
http://www.amazon.comL." would be converted to
http://proxy. **surrogate** .com/moc/nozama/www/l/dir/file.html". If the
URL
refers to binary content...
...http://www.amazon.com/dir/path/file.html",
the href value would be
"http://proxy. **surrogate** .com/moc/nozama/WWW/A/dir/path".

To find all URLs in a page, the...

...specified in these headers are transformed as described herein.

New merchants are received into the **surrogate** system database by the
surrogate shopping servers using an administrator and the Merchant Pay
Page Tool. This allows one to...47
fill out the forms in the page. These records are cross referenced in the
surrogate system database based on the domain to which they apply (for
example, ".amazon.com@").

When...

...g., 555);
1 0 phone postfix (e.g., 1234); email (e.g., jdoe@foo.net); **credit**
card number (e.g., 41 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1); **credit card**
expiration date (mm/yyyy) (e.g., 05/200 1); **credit card** expiration
date (mmyy) (e.g., 0501); **credit card** expiration date (mm./yy) (e.g.,
05/01); **credit card** expiration date (in) (e.g., 5); **credit card**
expiration date (mm) (e.g., 05); **credit card** expiration date (yyyy)
(e.g., 2001); and, **credit card** expiration date (yy) (e.g., 01).

Form fill records of an embodiment are stored in...

...current page. Given that the form elements will be pre-filled by 1 5 the
surrogate system, these instructions normally call out optional items
on the page such as gift wrapping...following the instructions in the
wizard and clicking on the Purchase Wizard continue button.

The **surrogate** system accommodates both a change in page layout over
time and a change in page...00 of an embodiment including saved form fill
settings.

In executing a purchase transaction, the **surrogate** shopping servers communicate with the merchant shopping site, but are not so limited. When payment is required, the **surrogate** shopping server sends information associated with the **credit card** assigned to the current shopper to the merchant site. The merchant is then able to use that **credit card** for payment for any product purchased by the user using the network associated with the **credit card**, for example the Visa, Mastercard, American Express, and Discover card network.

That request eventually gets back to the **surrogate** bank which will allow or decline the purchase through the **surrogate** system depending on the available balance and credit limit on that **credit card**.

Figure 59 is a flow chart for a data stream monitoring process of an embodiment. During the hosted shopping sessions the **surrogate** system provides real-time levels of control over the information available to a user by monitoring the data stream 5902 of transactions effected through the **surrogate** system and performing pattern recognition on data streams transmitted 5904 from the online merchant web site. The data stream monitoring and pattern recognition provides the **surrogate** system with information including the online merchant web sites visited by a user, the type...

...user is shopping, and the type of items purchased by a user. As such, the **surrogate** system can control the provision of information 5906 to users and the purchases of...

...page substitution, and information or page blocking 5908. In controlling the provision of information, the **surrogate** system can insert pages or information into the information presented to the viewer by the...

...to items for which the user is shopping or has selected for purchase.

Likewise, the **surrogate** system can prevent or disable the viewing of information that otherwise might be presented to...

...not allowed to purchase, for example pornographic materials found on a merchant web site.

The **surrogate** system pattern recognition feature recognizes that material 10 transmitted from the merchant might be...

...viewing of the material while disabling the purchase mechanism associated with this material.

Furthermore, the **surrogate** system of an embodiment provides real-time control over the types of merchandise that can be purchased through the 15 **surrogate** system using Merchant Category Codes. This control is effected by allowing shopping at online merchants...

...is effected at such time as the user has completed a shopping session via the **surrogate** system at an online merchant shopping site and is ready to check out and pay....

...merchandise. Figure 60 is a flow chart of a payment transaction of an embodiment. The **surrogate** system of

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an embodiment retrieves a **credit card** number from a pool of **credit card** numbers maintained by the **surrogate** system. The pool of **credit cards** can include Visa, Mastercard, Discover, and American Express **credit cards**, but is not so limited. The retrieved **credit card** number is associated with a **credit card** having available credit equal to or greater than the current purchase amount.

The selected **credit card** number, for purposes of the current transaction, is linked to the user with information including...

...s name and transaction information including the transaction date, amount, merchant, and merchandise.

54

The **surrogate** system of an alternate embodiment assigns a unique **credit card** number to a user at the time the associated **surrogate** system account is opened or activated. While the assigned **credit card** is maintained in the **surrogate** system **credit card** pool, it is assigned for the exclusive use of the particular user for such time as the user has an active **surrogate** system account.

A payment transaction is completed using the assigned **credit card** number.

In effecting the purchase transaction, the **surrogate** system determines whether a **surrogate credit card** is assigned to the user 6002. If no **credit card** has been assigned, a **credit card** number is retrieved from the pool of credit I O cards and assigned to the user 6004. The **surrogate** system next determines whether the **credit card** assigned is new, or whether the user's shipping address has changed. If it is determined that updated information is needed, the **surrogate** system prompts the user for updated information. The user is also prompted for any coupons...

...the user wants to fund the difference with another funding source, for example a personal **credit card**.

Additional funding sources used can also include online currency in currency conversion partner ...incentive codes. If the user does not wish to fund the difference with a personal **credit card**, the purchase transaction is terminated.

If the user does wish to fund the difference with a personal **credit card**

601 0, then the user is prompted for the personal **credit card** information including the type of card, name on the card, billing address, card number, and card expiration date. The corresponding **credit card** network is queried to receive validation of the card. Upon validation of the user's personal **credit card**, the purchase transaction is continued.

55

The purchase transaction continues with the user reaching the...
...the user is queried to confirm the purchase.

Upon confirmation, when the user's personal **credit card** is used to

fund the balance between the amount due and the amount present in the user's **surrogate** account, the appropriate **credit card** network is accessed and the user's personal **credit card** is charged for the balance. The funds charged against the user's personal **credit card** are credited to the user's account balance, thereby making the amount present in the user's **surrogate** account equal to the amount due.

The transaction continues with a determination whether there are any I O pending operations that require loading/unloading of money to/from the **surrogate credit card** assigned to the user 6012. This step is used because, as a user deposits money into their **surrogate** account, or earns money, or redeems other forms of currency, the money is not loaded onto the **surrogate card**.

Instead, the money is marked as pending. In this manner, other monies are 1...

...be applied against a purchase, for example, coupons and monies from a user's own **credit card**. When any pending operations are determined to be complete, the **surrogate** bank is directed to perform a loading operation in which the amount due is loaded from the user's **surrogate** account to their **surrogate credit card**. A final purchase request is transferred to the online merchant shopping site, and the user's **surrogate** account balance is adjusted accordingly 6014.

Offline shopping is supported by the **surrogate** system of an embodiment. In supporting offline shopping a user, upon acceptance of applicable restrictions and permissions, may select an option upon opening an account in the **surrogate** system resulting in the issuance of a physical debit card. The debit card can be issued by a **credit card** issuer or bank and is of a type including Visa, Mastercard, American Express, and Discover, but is not so limited. The debit card is linked to the user's **surrogate** account, and has an available spending limit equal to the amount of credit in the user's **surrogate** system account. The **surrogate** system periodically updates the debit card issuing authority as to the available spending limit associated with each debit

56

card for which the **surrogate** system has a corresponding account. The offline merchants enabled to accept the card are controlled...

...types of merchandise that can be purchased with the debit card are limited.

In performing **surrogate credit card** reconciliation subsequent to completed purchase transactions, the **surrogate** system of an embodiment maintains two ledgers, a **surrogate** system ledger, and a **credit card** statement ledger. The **surrogate** system ledger is available for viewing by the user while the **credit card** ledger is not available for viewing, but the system is not so I O limited. The **surrogate** system ledger captures the user's **surrogate** account balance and all shopping activity based on the merchant web pages. The **credit card** statement ledger is periodically returned by the **surrogate** bank, for example each night, and contains all activity resulting in a **surrogate** account balance change including purchasing and card loading activities. The **surrogate** 15 system receives the **credit card** statement ledger from the bank and uses it to adjust the **surrogate** system ledger to reflect **surrogate** system account activities.

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In performing the reconciliation, the **credit card** statement ledger provides merchant charges against the **surrogate credit cards**. These entries are matched up with corresponding entries in the **surrogate** system ledger and any difference in amounts between the **credit card** statement ledger and the

surrogate system ledger are adjusted using an adjustment record to the **surrogate** system ledger. The entries are matched using the merchant name and a match of the...

...If a user returns an item, the merchant credits an amount back to the corresponding **surrogate credit card**. That credit amount will display in the **credit card** ledger, and that credit will be applied to the **surrogate** system ledger when detected.

If an order does not ship, or is cancelled, the **surrogate** system ledger will have one or more entries that are not reconciled for a specified...

...credit can

57

immediately be given to the user, or a report sent to the **surrogate** financial administrator to allow further research into the specific purchase status, but the embodiment is not so limited. The **surrogate** financial administrators have access to both types of ledgers in order to take manual action as required.

Reports may be generated at any time displaying any discrepancies.

The **surrogate** system maintains strict control of emails sent from the merchant shopping site to the user in order to filter out spam, or unsolicited, transmissions, protect **credit card** numbers or other **surrogate** system information, or to use the email for its own internal processing. In performing I/O this function, users of the **surrogate** system are prompted to input their email address during sign up or administration. However, instead of using the user's actual email address, the **surrogate** system provides a unique **surrogate** email address for each user when an email address is requested by an online merchant.

The **surrogate** email address is not known by the user to which it is assigned.

15 When email is received at this unique email address, the **surrogate** email proxy looks up or determines the user's actual email address from the database...

...communicate with the user, the proxied email addresses are used instead.

The purpose of this **surrogate** email address is to ensure that all email from the online merchant to the user is sent initially to the **surrogate** email proxy. The **surrogate** email proxy processes the email before sending it to the user, processing that includes filtering...

...they expect from the online merchant, for example order confirmation and status emails, unless the **surrogate** email proxy chooses to not forward a specific email based on the configuration.

Upon specifying an email address to the **surrogate** system management during sign up or administration, the **surrogate** system assigns a unique

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secret email address for the new user. The user's email address goes to the special **surrogate** email server along with the corresponding secret email address, for

58

example: user@aol.com ==> ss-random123@ **surrogate** .com. When the user shops at merchant shopping sites via the **surrogate** shopping servers and an email address is requested by the merchant site, the **surrogate** email address is provided rather than the real email address.

When a merchant sends email to the user it is sent to the special **surrogate** email address. The **surrogate** email proxy determines the user's actual email address from the **surrogate** database and replaces all instances of the special **surrogate** email address with the actual email address. Furthermore, the

surrogate email proxy removes all **credit card** numbers and other internal

surrogate system data from the merchant email transmission.

The **surrogate** email proxy also applies any corresponding merchantspecific filters to the email message, depending on where...

...message originated. Using classifications based on the content in the email header and body, the **surrogate** email proxy evaluates the email and classifies it into one of 1 5 the following...

...email is eliminated; STATUS, forward to the actual email address, keeping a copy within the **surrogate** system for administrative purposes; NORMAL, forward to the actual email address; UNKNOWN, do not forward the email, and send it to a special **surrogate** account where it is

reviewed before classifying it as either SPAM, STATUS, or NORMAL. As such, the **surrogate** email proxy determines whether to provide email from the online merchant to the user.

The...

Claim

I I A method for **surrogate** control of electronic commerce transactions, comprising:

funding at least one **surrogate** account in a **surrogate** electronic system;

accessing at least one electronic commerce system through the **surrogate** electronic system;

selecting at least one item for purchase from the at least one electronic commerce system;

selecting at least one credit account in the **surrogate** electronic system;

determining an amount due to complete at least one purchase transaction on the...

...system;

I I transferring funds equal to the amount due from the at least one **surrogate**

account to the at least one credit account; and
executing the at least one purchase...

...The method of claim 1, wherein funding comprises placing funds in the at least one **surrogate** account from at least one fund source, wherein the at least

one fund source includes at least one fund source selected from a group consisting of **credit cards**, checks, money orders, gift certificates,

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incentives, online electronic currency, Automatic Teller Machines, and stored value...

...The method of claim 1, further comprising:
compiling records of purchase transactions completed through the **surrogate** electronic system;
presenting at least one list of merchants rank ordered according to the compiled records.

7 The method of claim 1, further comprising controlling information provided through the **surrogate** electronic system from the at least one electronic commerce system.

i 8. The method of...

...the data stream.

10 The method of claim 7, wherein the controlling comprises:
assigning a **surrogate** electronic mail address to a user that is mapped to
an actual electronic mail address of the user;

61

providing the **surrogate** electronic mail address to the at least one electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein sensitive information of the **surrogate** electronic system is removed; and
forwarding the filtered electronic mail to the actual electronic mail...

...comprising reconciling transactions for
the at least one credit account, wherein reconciling includes:
maintaining a **surrogate** system ledger including at least one balance
for
the at least one **surrogate** account and at least one corresponding
purchase
transaction record;
periodically receiving a credit account statement...

...the at least one balance; and
using the credit account statement ledger to adjust the **surrogate**
system
ledger.

12 The method of claim 1, wherein determining an amount due to complete
...

...a value of applicable credits selected from a group consisting of
coupons, merchant incentives, and **surrogate** system incentives; and
subtracting the value of applicable credits from the total amount due to
...

...claim 1, wherein transferring funds comprises:
determining if a balance of the at least one **surrogate** account is
enough
to cover the amount due; and
increasing the balance of the at least one **surrogate** account if the
balance is not enough, the increasing including receiving and aggregating
funds from a plurality of fund sources.

15 A system for **surrogate** control of electronic commerce transactions,

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comprising:

a **surrogate** web site coupled among at least one client computer, at least one financial system, and...

...I server, wherein payment for the at least one purchase transaction is funded using a **surrogate** funding source loaded with funds from the at least one user 1 3 account.

16...

...user funding source includes at least one funding source selected from a group consisting of **credit cards**, checks, 63

money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored...of claim 15, wherein the at least one proxy server controls information provided through the **surrogate** web site from the at least one electronic merchant system, wherein the at least one...

...the data stream.

23 The system of claim 20, wherein the controlling comprises: assigning a **surrogate** electronic mail address to the user that is mapped to an actual electronic mail address of the user; providing the **surrogate** electronic mail address to the at least one electronic merchant system in response to requests...

...from the at least one electronic merchant system, wherein sensitive information of the system for **surrogate** control is removed; and I 0 forwarding the filtered electronic mail to the actual electronic...

...server reconciles transactions for the at least one user account, wherein reconciling includes: maintaining a **surrogate** system ledger including at least one balance for the at least one user account and at...

...the at least one balance; and using the credit account statement ledger to adjust the **surrogate** system ledger.

25 The system of claim 15, wherein the at least one proxy server...

...a value of applicable credits selected from a group consisting of coupons, merchant incentives, and **surrogate** system incentives; and 65 subtracting the value of applicable credits from the total amount due...

...payment for the at least one purchase includes determining if the available credit of the **surrogate** funding source is sufficient to cover a purchase amount of the at least one purchase...

...of fund sources.

28 A device for controlling electronic commerce transactions, comprising at least one **surrogate** processing system including a database coupled among at least one client computer and at least one electronic merchant

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system and a **surrogate** web site and at least one financial system and at least one transparent proxy server, wherein the at least one **surrogate** processing system is configured to:
fund at least one **surrogate** account in the database;
access the at least one electronic merchant system to allow selection...

...using the at
1 0 least one client computer;
1 1 select at least one **surrogate** credit account;
determine an amount due to complete at least one purchase transaction
1 3...
...electronic merchant system;
transfer funds equal to the amount due from the at least one **surrogate**
1 5 account to the at least one **surrogate** credit account; and
66
execute the at least one purchase transaction using the at least one
1 7 **surrogate** credit account.

29 The device of claim 28, wherein the at least one **surrogate** processing system is further configured to perform fraud detection scoring on at least one fund...

...The device of claim 28, wherein funding comprises placing funds in the at least one **surrogate** account from at least one fund source, wherein the at least one fund source includes at least one fund source selected from a group consisting of **credit cards**, checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value...

...the plurality of accounts.

32 The device of claim 28, wherein the at least one **surrogate** processing system is further configured to:
compile records of purchase transactions completed through the **surrogate** electronic system;
present to a user at least one list of merchants rank ordered according to the compiled records.

33 The device of claim 28, wherein the at least one **surrogate** processing system is further configured to control information provided through the **surrogate** electronic system from the at least one electronic commerce system using the at least one...stream.

36 The device of claim 33, wherein the control of information comprises:
assigning a **surrogate** electronic mail address to a user that is mapped to an actual electronic mail address of the user;
providing the **surrogate** electronic mail address to the at least one electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein sensitive information of the **surrogate** electronic system is removed; and

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I 0 forwarding the filtered electronic mail to the actual...

...of the user.

68

37 The device of claim 28, wherein the at least one **surrogate** processing system is further configured to reconcile transactions for the at least one credit account by:
maintaining a **surrogate** system ledger including at least one balance for the at least one **surrogate** account and at least one corresponding purchase transaction record;
periodically receiving a credit account statement...

...the at least one balance; and
using the credit account statement ledger to adjust the **surrogate** system I 0 ledger.

38 The device of claim 28, wherein determining an amount due...

...a value of applicable credits selected from a group consisting of coupons, merchant incentives, and **surrogate** system incentives; and
subtracting the value of applicable credits from the total amount due to get the amount due.

39 The device of claim 28, wherein selecting at least one **surrogate** credit account includes determining if the available credit of the at least one **surrogate** credit account is sufficient to cover a purchase amount of the at least one purchase...

...claim 28, wherein transferring funds comprises:
determining if a balance of the at least one **surrogate** credit account is enough to cover the amount due; and
increasing the balance of the at least one **surrogate** credit account if the balance is not enough, the increasing including receiving and aggregating funds...

...causes the system to control electronic commerce transactions, the control comprising:
funding at least one **surrogate** account in a **surrogate** electronic system;
accessing at least one electronic commerce system through the **surrogate** electronic system;
selecting at least one item for purchase from the at least one electronic commerce system;
selecting at least one credit account in the **surrogate** electronic system;
determining an amount due to complete at least one purchase transaction I 1...

...electronic commerce system;
transferring funds equal to the amount due from the at least one **surrogate** account to the at least one credit account; and
executing the at least one purchase...

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...medium of claim 4 1, wherein funding comprises placing ftmds in the at least one **surrogate** account from at least one fund source, wherein the at least one fund source includes at least one fund source selected from a group consisting of **credit cards**, checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value...

...4 1, wherein the control further comprises:
compiling records of purchase transactions completed through the **surrogate** electronic system;
70
presenting at least one list of merchants rank ordered according to the
...

...medium of claim 4 1, wherein the control further comprises controlling information provided through the **surrogate** electronic system from the at least one electronic commerce system.
45 The computer readable medium...

...stream.

47 The computer readable medium of claim 44, wherein controlling information comprises:
assigning a **surrogate** electronic mail address to a user that is mapped to
an actual electronic mail address of the user;
providing the **surrogate** electronic mail address to the at least one electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein sensitive information of the **surrogate**
I 0 electronic system is removed; and
I I forwarding the filtered electronic mail to for the at least one credit account, wherein
reconciling includes:
maintaining a **surrogate** system ledger including at least one balance for
the at least one **surrogate** account and at least one corresponding purchase
transaction record;
periodically receiving a credit account statement...

...the at least one balance; and
using the credit account statement ledger to adjust the **surrogate**
system
I 0 ledger.

49 An electromagnetic medium containing executable instructions which, when executed in...

...causes the system to control electronic commerce transactions, the control comprising:
funding at least one **surrogate** account in a **surrogate** electronic system;
accessing at least one electronic commerce system through the **surrogate** electronic system;
selecting at least one item for purchase from the at least one electronic

commerce system;
selecting at least one credit account in the **surrogate** electronic system;
determining an amount due to complete at least one purchase transaction
I 1...

...electronic commerce system;
transferring funds equal to the amount due from the at least one **surrogate** account to the at least one credit account; and
72
executing the at least one...

...electromagnetic medium of claim 49, wherein funding comprises placing funds in the at least one **surrogate** account from at least one fund source, wherein the at least one fund source includes at least one fund source selected from a group consisting of **credit cards**, checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value...

...claim 49, wherein the control further comprises:
compiling records of purchase transactions completed through the **surrogate** electronic system;
presenting at least one list of merchants rank ordered according to the compiled...

...electromagnetic medium of claim 49, wherein the control further comprises controlling information provided through the **surrogate** electronic system from the at least one electronic commerce system.

53 The electromagnetic medium of...

...data stream.

55 The electromagnetic medium of claim 52, wherein controlling information comprises:
assigning a **surrogate** electronic mail address to a user that is mapped to
an actual electronic mail address of the user;
providing the **surrogate** electronic mail address to the at least one electronic commerce system in response to requests...

...mail received from the at least one electronic commerce system, wherein sensitive information of the **surrogate** electronic system is removed; and
I I forwarding the filtered electronic mail to the actual...

...comprises reconciling transactions for the at least one credit account, wherein
reconciling includes:
maintaining a **surrogate** system ledger including at least one balance for
the at least one **surrogate** account and at least one corresponding purchase transaction record;
periodically receiving a credit account statement...

...at least one balance; and

74

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using the credit account statement ledger to adjust the **surrogate**
system
ledger.

75

100

WEB SERVER 110

102 GUEST BROWSING

(DUSER/FUNDER LOGON USER

MERCHANT...

...OR TRANSACTION

SHOPPING AT ONLINE --- %

MERCHANTS N

E

%%T

PROXY SERVER

0

R

K

106 **SURROGATE**

rr% SHOPPERS PAY ---> FORM

12i FOR PURCHASES FILL ENGINE

SURROGATE 200

SYSTEM **SURROGATE** 202

SYSTEM

MANAGEMENT

WEBSITE

212

CLIENT N MERCHANT

PAY

E PAGE TOOL

COMPUTER T **SURROGATE** SYSTEM DATABASE

204

WEB W

0

R

BROWSER K **SURROGATE** FRAUD

SHOPPING DETECTION

290 299 SERVERS Q **SURROGATE**

206 (214 BANK

210

< ----- **SURROGATE** 208

EMAIL PROXY

299 NETWORK

MERCHANT SHOPPI S 292

CLIENT E

COMPUTER T **SURROGATE**

SYSTEM <

WES W 200

BROWSER 0

290 R E

K T

W

0

GETWOR@K...

...Up floornmore *Shoppk%

nter surrogat 502

i -

Input user informatio7n -@- 504

Factivate user account in **surrogate** systemI--@- 506

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Figure 5

//www.tocketcasKcom/rcfridexhtm

IC" your Irlenos and

earn cash \$\$\$

OR...online merchants - and not just the

'biggles" but lots of fresh ones too

a no **credit card** ? no problem - RocketCash is your license to shop
online without plastic

a better prices on...

...online merchants - and not just the

"biggles" but lots of fresh ones too

a no **credit card** ? no problem - RocketCash Is your license to shop
online without plastic

a better prices on...

...Order

0 Visa / Mastercard

Amount

card

Exp. Date J

Mon@@

(as It appears on the **credit card**)

First Last

Name Name

Billing Addr 1

Address

NEW 11MLIT9=1111rol M.@

RIM=

s://www...Aams,,

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It

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a 0 al

.....

I-Enter **surrogate** system 2202

I Provide currency conversion partner account information 2204

jAcquire currency conversion partner balances...

...1-@-2210

C D

Figure 22

@Access merchant system 2302

jSelectitemsio@rpurch@ase --2304

[@eielect **surrogate credit card** for purchase transaction@ --@- 2306

Determine amount due to complete purchase transactions 2308

Load funds from user account to **surrogate**

credit card ---- 231 0

Execute purchase transaction 2312

C:

Figure 23

http://www.rocketcasKcom/fe/@hopp@mg...pages/shopping-member.phimI

.....

it's easy to shop herel You can pay with a **credit card** which is

RN116611 tibl"11t. secure and private.

(1) Sign In

Email Address:

Search Report from Ginger R. DeMille

if your...

...ettift, dit6h.

i Vp6wer ili

h" e

,Y"W dshcgg

Subtotal: \$26.5:

(5) Secure **Credit - Card** Information

All transactions at Shop.eonfine.com are secure and private. Sini
we do not store **credit - card** information, you'll need to enter YOL
credit - card number, even if you are a returning customer. If you
@4

4 4 A 4...

...order by phone with

customer-service representative.

Name on Credit- First rROCKET7 Last

Card: I - - - - -

Credit - Card Number: J@aOCVETC@

(numbers only: no dashes, no spaces)

Type of **Credit - Card** : *American Express rv Yisa *Maste

Expiration Date: Month F=Wl Year

City, state and ZIP...than or equal to the amount in the 4512

spender account

Request an available corporate **credit card** with enough remaining
credit to 4514

cover the amount of the spenders purchase

Fill in the **credit card** number, type, and expiration date into the
appropriate 4516

fields in the online merchant buffer and deliver to the online merchant

Intercept private **credit card** information on all data returning to

browser 4 51 8

and substitute with text ("****") to...Execute appropriate control
mechanism -@- 5908

1

CEND:)

Figure 59

IDetermineifcreditcardisassigned 1--:---6002

I Select appropriate **credit card** 6004

lConsider applicable coupons 6006

IDeterminesufficiencyofuseraccountbalance -@-6008

jApply additional funds to user account if account...

2/3,K/16 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00493429 **Image available**

COMPUTERISED VEHICLE ALIGNMENT SYSTEM

SYSTEME INFORMATISE D'ALIGNEMENT DE VEHICULE

Patent Applicant/Assignee:

MASON James Herbert,

Inventor(s):

MASON James Herbert

Patent and Priority Information (Country, Number, Date):

Patent: WO 9924781 A1 19990520

Application: WO 98AU934 19981109 (PCT/WO AU9800934)

Priority Application: AU 97235 19971107

Search Report from Ginger R. DeMille

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT
BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
GN GW ML MR NE SN TD TG

Publication Language: English
Fulltext Word Count: 6116

Inventor(s):

MASON James Herbert ...

Fulltext Availability:

Detailed Description

Detailed Description

... end of the trammel bar. In this way, the spirit level is used as a
surrogate level reference relative to the vehicle, so that the vehicle
itself need not be precisely...

2/3,K/17 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00358165

**SUBSTITUTED (SULFINIC ACID, SULFONIC ACID, SULFONYLAMINO OR SULFINYLAMINO)
N-[(AMINOIMINOMETHYL) PHENYLALKYL]-AZAHETEROCYCLYLAMIDE COMPOUNDS**

**COMPOSES D'(ACIDE SULFINIQUE, ACIDE SULFONIQUE, SULFONYLAMINO OU
SULFINYLAMINO) N-[(AMINOIMINOMETHYL) PHENYLALKYL]-AZAHETEROCYCLYLAMIDE
SUBSTITUES**

Patent Applicant/Assignee:

RHONE-POULENC RORER PHARMACEUTICALS INC,

EWING William R,

BECKER Michael R,

PAULS Henry W,

CHENEY Daniel L,

MASON Jonathan Stephen,

SPADA Alfred P,

CHOI-SLEDESKI Yong Mi,

Inventor(s):

EWING William R,

BECKER Michael R,

PAULS Henry W,

CHENEY Daniel L,

MASON Jonathan Stephen ,

SPADA Alfred P,

CHOI-SLEDESKI Yong Mi

Patent and Priority Information (Country, Number, Date):

Patent: WO 9640679 A1 19961219

Application: WO 96US9816 19960607 (PCT/WO US9609816)

Priority Application: US 95481024 19950607

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM
AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 94224

Inventor(s):

... MASON Jonathan Stephen

2/3,K/18 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00254645 **Image available**

VEHICLE ALIGNMENT GAUGING APPARATUS

APPAREIL DE REGLAGE DE L'ALIGNEMENT D'UN VEHICULE

Patent Applicant/Assignee:

MASON James Herbert,

Inventor(s):

MASON James Herbert

Patent and Priority Information (Country, Number, Date):

Patent: WO 9402801 A1 19940203

Application: WO 93AU362 19930720 (PCT/WO AU9300362)

Priority Application: AU 923604 19920720

Designated States: AT AU BB BG BR BY CA CH CZ DE DK ES FI GB HU JP KP KR KZ

LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US VN AT BE CH DE DK ES

FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6835

Inventor(s):

MASON James Herbert ...

Fulltext Availability:

Detailed Description

Detailed Description

... indicates inclination relative to the actual vehicle being measured, It can thereby conveniently provide a **surrogate** reference line with respect to the vehicle, irrespective of whether the vehicle itself is level...zeroed, The spirit level is then replaced on the trammel bar for use as a **surrogate** level reference, relative to the vehicle, It will be appreciated that in this way, the...

2/3,K/19 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00233189 **Image available**

REFERENCE ASSEMBLY FOR USE WITH VEHICLE GAUGING APPARATUS

ASSEMBLAGE DE REFERENCE POUR UTILISATION AVEC APPAREIL A CONTROLER LE PARALLELISME DES VEHICULES

Patent Applicant/Assignee:

MASON James Herbert,

Inventor(s):

MASON James Herbert

Patent and Priority Information (Country, Number, Date):

Patent: WO 9307446 A1 19930415

Application: WO 92AU538 19921008 (PCT/WO AU9200538)

Priority Application: AU 918831 19911009

Designated States: AT AU BB BG BR CA CH CS DE DK ES FI GB HU JP KP KR LK LU

MG MN MW NL NO PL RO RU SD SE US AT BE CH DE DK ES FR GB GR IE IT LU MC

NL SE BF BJ CF CG CI CM GA GN ML MR SN TD TG

Publication Language: English

Search Report from Ginger R. DeMille

Fulltext Word Count: 2774

Inventor(s):

MASON James Herbert ...

Fulltext Availability:

Detailed Description

Claims

English Abstract

...collar and is adjustable to abut the free end of the stud to define a **surrogate** reference point (16) displaced outwardly of the datum point by a distance corresponding to the...

Detailed Description

... collar and being adjustable to abut the free end of the stud to define a **surrogate** reference point displaced outwardly of the datum point by a distance corresponding to the effective...free end of the vehicle stud, The remote end of the locating element defines a **surrogate** reference point 16 displaced outwardly of the datum point defined by the free end of...block itself, located within the circumferential groove 36 formed in the locating element, defines the **surrogate** reference point 16. This point is displaced outwardly from the datum point defined by the...

Claim

... collar and being adjustable to abut the free end of the stud to define a **surrogate** reference point displaced outwardly of the datum point by a distance corresponding to the effective...in selected elements of said gauging apparatus, thereby to permit measurement of distances between the **surrogate** reference point defined by the locating element and other datum points on the vehicle. 12e...

2/3,K/20 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00146098

ENHANCED RODENT EDIBLE WITH NATURAL ATTRACTANTS

SUBSTANCE COMESTIBLE AMELIOREE CONTRE LES RONGEURS, CONTENANT DES AGENTS D'ATTRACTION NATURELS

Patent Applicant/Assignee:

MONELL CHEMICAL SENSES CENTER,

Inventor(s):

GALEF Bennett G Jr,

MASON J Russel

Patent and Priority Information (Country, Number, Date):

Patent: WO 8802984 A1 19880505

Application: WO 87US2808 19871022 (PCT/WO US8702808)

Priority Application: US 86185 19861023

Designated States: AT AT AU BB BE BG BJ BR CF CG CH CH CM DE DE DK FI FR GA

GB GB HU IT JP KP KR LK LU LU MC MG ML MR MW NL NL NO RO SD SE SE SN SU

TD TG

Publication Language: English

Search Report from Ginger R. DeMille

Fulltext Word Count: 3536

Inventor(s):

... **MASON J Russel**

Fulltext Availability:

Detailed Description

Detailed Description

... the observer was indifferent. In a further reported experiment, an observer rat interacted with a **surrogate** rat (a roll of cotton batting) one end of which was rolled in a particular...consistent with this hypothesis, the following test was performed, Observers were caused to interact with **surrogate** rat, one end of which was rolled in Diet N, and wetted with CS2. The...subject was individually housed. Each rat was allowed to interact for 30 minutes with a **surrogate** demonstrator in the apparatus illustrated in Galef et al, -Animal and Learning Behavior, 12(3):292@296 (1984) which has been incor@rated herein by reference. **Surrogate** demonstrators were rat@sized constructions of cotton batting stuffed in a surgical gauze tubes. One...

...drops of fluid. Each subject in each experimental group interacted for 30 minutes with a **surrogate** rolled in either cinnamon or cocoa-flavored diet anointed with three drops Of CS2 (1...

...in distilled water). Each subject in each control group interacted for 30 minutes with a **surrogate** rolled in either cinnamon or cocoa flavored diet anointed with three drops of distilled H2O...

...entry number 1 indicates the diet,, "Cin" being cinnamon, "Coc" being cocoa,, in which the **surrogate** was rolled. Entries in the table equal the mean percentage of total intake by subjects...

...Note that the observers in the control groups were not influenced by the diet their **surrogates** were rolled in, observers in the experimental group exposed to the Cin **surrogates** were influenced by the diet their **surrogates** were rolled in. Observers in the experimental group exposed to the Coc **surrogates** were not so influenced, Subsequent investigations suggested that this lack of effect was caused by the evaporation of CS2 from the Coc **surrogates** prior to presentation to observers, since there is thought to have been about a thirty...

?